

EXHIBIT 19

DECLARATION OF RUFUS JENKINS

Part 2: Attachment I – Attachment K, pages 149 – 611

ATTACHMENT I

CONSTITUTION
of the
LA POSTA BAND OF MISSION INDIANS
LA POSTA INDIAN RESERVATION, CALIFORNIA
ORIGINAL

INDEX

* * *

**CONSTITUTION
of the
LA POSTA BAND OF MISSION INDIANS**

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**CONSTITUTION
of the
LA POSTA BAND OF MISSION INDIANS
LA POSTA INDIAN RESERVATION, CALIFORNIA**

PREAMBLE

We, the members of the La Posta Band of Mission Indians ("Band"), a federally recognized band of Kumeyaay Indians, do hereby adopt this Constitution in order to:

Govern ourselves under our own laws and customs for the common good and well-being of the Band and its members; and

Improve, develop and protect our lands and natural resources for ourselves and our children; and

Ensure the political integrity of the Band; and

Preserve, secure and exercise all the inherent sovereign rights and powers of the Band.

This Constitution shall supersede the Constitution of the La Posta Band of Mission Indians, La Posta Indian Reservation, California, adopted January 26, 1973 and approved by the Secretary of the Interior on May 3, 1973, and shall govern the Band upon ratification pursuant to Article XII hereof and approval by the Secretary of the Interior or his designated representative.

**ARTICLE I
NAME**

The Band is and shall hereafter be known as the La Posta Band of Mission Indians.

**ARTICLE II
TERRITORY AND JURISDICTION**

Section 1. Territory.

The territory of the Band includes all lands within the exterior boundaries of the La Posta Indian Reservation as established by Executive Order dated December 29, 1891; Trust Patents issued February 10, 1893, November 28, 1910 and April 5, 1911; Departmental Orders dated February

28, 1895 and February 2, 1907; and Public Law 100-581, approved November 1, 1988; to any and all lands held by the Band; to any additional lands acquired by the Band or the United States for the benefit of the Band; and any other such territory as may hereafter be added thereto. Such lands include, without limitation, surface rights, subsurface rights, tenements, hereditaments, water rights and accretions, and air space.

Section 2. Jurisdiction.

The Band has jurisdiction over all persons, property, lands, water, air space, resources and activities occurring within the boundaries of the Reservation and on any and all other lands within the jurisdiction of the Band, notwithstanding the issuance of any patent or right of way, to the fullest extent permitted by federal law. Nothing in this Article shall be construed to limit the ability of the Band to exercise its jurisdiction based upon its inherent sovereignty as an Indian tribe in accordance with applicable law.

ARTICLE III MEMBERSHIP

Section 1. Membership Defined. The membership of the Band shall include the following:

- (A) All persons who qualified for and were accepted into membership in the Band under the original Constitution adopted by the Band on January 26, 1973 and approved by the Secretary of the Interior on May 3, 1973.
- (B) All persons whose names appear on the Band's membership roll dated April 5, 1982, and the supplemental roll certified November 16, 2001, as the same now exists or may be further supplemented pursuant to a duly enacted enrollment ordinance.
- (C) All lineal descendants of the persons identified in sections 1(a) and 1(b) above.
- (D) Persons who are adopted by the Band in accordance with a duly enacted adoption ordinance.

Section 2. Limitations. No person shall be a member of the La Posta Band of Mission Indians who (a) is officially enrolled with or is a recognized member of some other tribe or band of Indians, unless the person in question has first relinquished his membership in the other tribe and has provided the Band with satisfactory evidence that his name has been stricken from the roll of the other tribe; or (b) has relinquished in writing his membership in the La Posta Band of Mission Indians.

Section 3. Membership Roll. The official membership roll shall be prepared and maintained in accordance with a duly enacted enrollment ordinance.

ARTICLE IV GOVERNING BODIES

Section 1. General Council.

- (A) Reaffirmation of General Council. The Band hereby reaffirms the existence of the General Council, consisting of all adult members, eighteen years of age or older, of the Band.
- (B) Meetings. Regular meetings of the General Council shall take place at least quarterly. Special meetings may be called by the Chairperson, or by written request of two (2) General Council members.
- (C) Quorum. A quorum shall exist if five (5) members of the General Council are present. A quorum is required at all times during all meetings to conduct official business of the General Council.
- (D) Voting. The General Council shall make decisions by a majority vote of those present, unless otherwise provided in this Constitution or any duly enacted ordinance of the Band. The General Council may vote by voice vote unless the Chairperson or any two (2) members of the General Council request a vote by secret ballot. All members of the General Council shall have the right to vote on any matter brought before it.

Section 2. Tribal Council.

- (A) Establishment of Tribal Council; Composition. The Band hereby establishes the Tribal Council, composed of five (5) members, including a Chairperson, a Vice Chairperson, a Secretary-Treasurer, and two Council Members.
- (B) Election and Qualifications. The members of the Tribal Council shall be elected pursuant to rules and regulations embodied in the duly enacted election ordinance in effect at the time an election is called. All adult members of the Band, eighteen (18) years of age or older, shall be qualified to vote in such elections, and may hold office on the Tribal Council subject to qualification requirements set forth in the election ordinance. An initial election to fill all positions on the Tribal Council shall be held within ninety (90) days of the effective date of this Constitution. Thereafter, the Chairperson and Secretary-Treasurer shall be elected in odd numbered years, and the Vice Chairperson and two Council Members shall be elected in even-numbered years.

- (C) Terms of Office. Each member of the Tribal Council shall hold office for a term of two (2) years, the terms to be staggered so that a regular election takes place each year, except that the Vice Chairperson and two Council Members elected at the initial election held pursuant to section 2(B) above shall hold office for one (1) year. Limitations on the number of consecutive terms an individual can serve on the Tribal Council may be embodied in a duly enacted ordinance.
- (D) Meetings. The Tribal Council shall hold regular meetings at least monthly. Special meetings of the Tribal Council may be called by the Chairperson or by written request of two (2) members of the Tribal Council.
- (E) Quorum. A quorum shall exist if three (3) members of the Tribal Council are present. A quorum is required at all times during all meetings in order to conduct official business of the Tribal Council.
- (F) Voting. Except as otherwise provided in this Constitution or any duly enacted ordinance, the Tribal Council shall make decisions by a majority vote of those present, other than the Chairperson, who shall only vote in the event of a tie. The Tribal Council may vote by voice vote unless any two (2) members of the Tribal Council request a vote by secret ballot.
- (G) Conflict of Interest. Any member of the Tribal Council who may have a direct personal or financial interest in any matter before the Tribal Council not similarly shared by all members of the Tribal Council shall not vote on such matter without the consent of the remaining members of the Tribal Council. A Council member shall reveal any direct personal or financial interest to the other members of the Tribal Council prior to any vote on such matter, and failure to do so may constitute grounds for suspension or removal from office under section 2(H) below.
- (H) Removal and Suspension From Office.
 - (1) The Tribal Council may remove or suspend a Council member from office for:
 - (a) failing to attend three (3) consecutive duly called meetings, whether regular or special, absent good cause as defined by ordinance;
 - (b) converting Tribal property or monies without authorization through the omission or misrepresentation of facts;
 - (c) concealing a direct personal or financial interest in any matter on which the Council member votes, as described in Section 2(G)

above; or

- (d) being convicted, while in office, by any court of competent jurisdiction for: (i) any felony; or (ii) contempt of court; or (iii) three (3) misdemeanors.
- (2) Removal or suspension proceedings under this Section shall take place pursuant to rules and regulations embodied in a duly enacted ordinance, which shall afford full due process rights to any Council member who is the subject of such proceedings, including a written statement of the charges, the right to respond to those charges, and the right to present witnesses and other evidence in his or her defense.
- (I) Recall. Any three (3) members of the Band of voting age shall have the power to initiate recall proceedings against a member of the Tribal Council following procedures embodied in a duly enacted ordinance of the Band.
- (J) Vacancies. If any member of the Tribal Council should die, resign in writing, or be removed or recalled from office, the Tribal Council shall declare that member's position vacant. The Tribal Council shall fill any such vacancy by calling a special election pursuant to rules and regulations embodied in a duly enacted ordinance, unless less than ninety (90) days remain in the term of such office, in which case the General Council shall by Resolution fill the vacant position at a meeting called as soon as possible after the position is vacated. Any person who fills a vacant position shall serve out the term of the person being replaced.

ARTICLE V POWERS

Section 1. Tribal Council Authority. Subject to the express limitations contained in this Constitution and applicable laws of the United States, the Tribal Council shall have all authority vested in the Band through its inherent sovereignty and Federal law and shall, in accordance with established customs of the Band, exercise the following powers:

- (A) To represent the Band and act in all matters that concern the welfare of the Band, and to make decisions not inconsistent with or contrary to this Constitution or other applicable Tribal or Federal law;
- (B) To negotiate and make contracts with Federal, State and local governments;
- (C) To prevent or veto the sale, disposition, lease or encumbrance of lands, interests in lands, or other assets of the Band without the formal consent of the Band;

- (D) To manage, lease, contract or otherwise deal with assets and community resources of the Band, subject to General Council approval as provided in Section 2 below;
- (E) To protect and preserve the natural and cultural resources of the Band through the adoption of appropriate ordinances and regulations;
- (F) To regulate the use and disposition of all land within the jurisdiction of the Band, subject to General Council approval as provided in Section 2 below;
- (G) To acquire, purchase or accept any land or property for and on behalf of the Band, subject to General Council approval as provided in Section 2 below;
- (H) To request the Secretary of the Interior to confer trust or reservation status on lands reserved for, grant to, or acquired by the Band;
- (I) To negotiate and issue leases for business purposes, and to otherwise regulate business activities within the jurisdiction of the Band, subject to General Council approval as provided in Section 2 below;
- (J) To manage all economic affairs and enterprises of the Band, subject to General Council approval as provided in Section 2 below;
- (K) To levy and collect taxes, duties, fees and assessments;
- (L) To appropriate and regulate the use of funds of the Band, subject to General Council approval as provided in Section 2 below;
- (M) To enact ordinances providing for the removal or exclusion of any non-member of the Band whose presence may be injurious to the members of the Band, and to prescribe conditions upon which non-members may remain within the territory of the Band;
- (N) To employ legal counsel;
- (O) To establish a judicial system and/or other mechanism(s) for the resolution of disputes and the interpretation and enforcement of Tribal law, subject to General Council approval as provided in Section 2 below.
- (P) To provide for the participation of the Band in intertribal consortia for purposes that benefit the Band and its members.
- (Q) To enact ordinances consistent with this Constitution governing future membership, loss of membership and the adoption of members, subject to General

Council approval as provided in Section 2 below;

- (R) To regulate its own procedures, subject to General Council approval as provided in Section 2 below;
- (S) To appoint subordinate committees, commissions, boards, officials and employees not otherwise provided for in this Constitution, and to prescribe their salaries, tenure, duties, policies and procedures;
- (T) To establish and regulate subordinate organizations for economic and other purposes;
- (U) To accept grants and donations from any person, organization, State or the United States;
- (V) To effectuate limited waivers of sovereign immunity, subject to General Council approval as provided in Section 2 below;
- (W) To take any and all actions as are necessary and proper to carry into effect any of the foregoing powers and duties, including those powers and duties not enumerated above, and all other powers and duties now or hereafter delegated to the Tribal Council, or vested in the Band through its inherent sovereignty, subject to General Council approval as provided in Section 2 below.

Section 2. General Council Review and Approval Authority. The following actions of the Tribal Council shall not be effective unless approved by affirmative majority vote of the General Council and, if mandated by Federal law, the Secretary of the Interior or her authorized representative:

- (A) the transfer, encumbrance or disposition of any Tribal land;
- (B) the distribution of any Tribal trust assets;
- (C) the expenditure, appropriation or obligation of Tribal funds for any purpose when the amount so spent, appropriated or obligated exceeds five hundred dollars (\$500);
- (D) the enactment, amendment or repeal of any ordinance governing the emergency powers of the Tribal Council (see Section 3 below) or the qualifications, duties, election, term limits, removal, suspension or recall of any member of the Tribal Council or other Tribal official;
- (E) the enactment, amendment or repeal of any ordinance governing membership;

- (F) the enactment, amendment or repeal of any ordinance governing the creation or operation of a Tribal or inter-tribal judicial system or other mechanism for resolution of disputes and/or the interpretation and enforcement of Tribal law;
- (G) the waiver of sovereign immunity for any purpose.

Section 3. Emergency Powers of the Tribal Council.

- (A) Regarding any of the actions identified as requiring General Council approval under Section 2 above, the Tribal Council may exercise emergency powers to act on behalf of the Band without the specific authorization of the General Council when the Tribal Council establishes that an emergency situation exists.
- (B) Emergency situations are those requiring immediate attention in order to prevent injury, damage or loss to, and protect, the interests of the Band or any of its members. Emergency situations and the specific scope of Tribal Council authority under this Section 3 may be further defined by duly enacted ordinance approved by the General Council.
- (C) In the event the Tribal Council exercises its emergency powers, it shall notify the General Council at the earliest possible opportunity of the emergency situation and the action taken. Further responsibility of the Tribal Council to the General Council with respect to the exercise of emergency powers by the Tribal Council may be defined in a duly enacted ordinance approved by the General Council.

**ARTICLE VI
ORDINANCES AND RESOLUTIONS**

Section 1. Ordinances. All final decisions on matters of permanent interest shall be embodied in ordinances enacted by the Tribal Council, subject, as provided for in this Constitution, to General Council approval. Such enactments shall be embodied in a Tribal Code which shall be maintained at the Tribal Office and made available during normal business hours for inspection by Band members and other persons who are or may be subject to the provisions of such ordinances.

Section 2. Resolutions. All final decisions on matters of temporary interest where a formal expression is needed shall be embodied in resolutions, noted in the minutes or separately, and shall be maintained at the Tribal Office and made available during normal business hours for inspection by Band members and other persons who are or may be subject to the provisions of such resolutions. Resolutions may be passed by the Tribal Council or by the General Council.

Section 3. Form. All ordinances, and resolutions embodied in documents separate from minutes, shall be dated and numbered and shall include a certificate showing the presence of a quorum and

the number of members voting for and against the proposed enactment.

Section 4. Review. The Tribal Council shall submit Tribal laws and enactments for review, comment and approval by the Secretary of the Interior or his authorized representative if required by Federal law or otherwise deemed appropriate by the Tribal Council.

ARTICLE VII BILL OF RIGHTS

In exercising its powers of self-government, the Band shall not:

- (A) make or enforce any law prohibiting the free exercise of religion, or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble and to petition for redress of grievances;
- (B) violate the right of the people to be secure in their persons, houses, papers, and effects against unreasonable search and seizures, nor issue warrants, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched and the person or thing to be seized;
- (C) subject any person for the same offense to be twice put in jeopardy;
- (D) compel any person in any criminal case to be a witness against himself;
- (E) take any private property for public use without just compensation;
- (F) deny to any person in a criminal proceeding the right to a speedy and public trial, to be informed of the nature and cause of the accusation, to be confronted with the witnesses against him, to have compulsory process for obtaining witnesses in his favor, and at his own expense to have the assistance of counsel for his defense;
- (G) require excessive bail, impose excessive fines, inflict cruel and unusual punishments, and in no event impose for conviction of any one offense any penalty or punishment greater than imprisonment for a term of one year and a fine of \$5,000, or both;
- (H) deny to any person within its jurisdiction the equal protection of its laws or deprive any person of liberty or property without due process of law;
- (I) pass any bill of attainder or ex post facto law; or
- (J) deny to any person accused of an offense punishable by imprisonment the right,

upon request, to a trial by jury of not less than six persons.

ARTICLE VIII SOVEREIGN IMMUNITY

Section 1. Band and Employees Immune from Suit. Nothing in this Constitution is intended to be, nor shall any provision be construed to be, a waiver of any aspect of the sovereign immunity of the La Posta Band of Mission Indians. The Band hereby declares that, in exercising its self-determination and sovereignty to the fullest extent provided by law, the Band is immune from suit except in the event and only to the extent that the Band expressly waives sovereign immunity. No employee of the Band or Tribal Council member acting within the scope of his duties or authority is subject to suit.

Section 2. Waivers of Sovereign Immunity. To be effective, an express waiver of sovereign immunity for any purpose must be embodied in an ordinance duly enacted by the Tribal Council, or a lease or other contract, approved by an affirmative majority vote of the General Council.

ARTICLE IX SAVINGS CLAUSE

All enactments of the Band adopted before the effective date of this Constitution shall continue in effect to the extent that they are consistent with this Constitution.

ARTICLE X SEVERABILITY

If any provision of this Constitution shall in the future be declared invalid by a court of competent jurisdiction, the invalid provision or provisions shall be severed and the remaining provisions shall continue in full force and effect.

ARTICLE XI AMENDMENT

This Constitution may be amended by a majority vote of the qualified voters of the Band voting at an election called for that purpose; provided, however, that at least fifty percent (50%) of those entitled to vote shall vote in such election.

**ARTICLE XII
RATIFICATION**

This Constitution, when ratified by a majority vote of the adult members of the Band voting at an election called for that purpose by the Secretary of the Interior, or his designated representative, wherein at least fifty percent (50%) of those entitled to vote shall vote, and when approved by the Secretary of the Interior, shall be effective from the date of such approval.

CERTIFICATE OF RESULTS OF ELECTION

Pursuant to an election authorized by the Secretary of the Interior on Sept. 2, 2005 under delegated authority, the attached Constitution of the La Posta Band of Mission Indians, La Posta Indian Reservation, California, was submitted to the qualified voters of the Band and was on Dec. 2, 2005, duly adopted by a vote of 6 for and against, in an election in which at least fifty percent (50%) of the 7 persons entitled to vote cast their ballots in accordance with the Constitution of the La Posta Band of Mission Indians, La Posta Indian Reservation, California, adopted by the Band on January 26, 1973 and approved by the Secretary of the Interior on May 3, 1973; the Indian Reorganization Act of June 18, 1934 (48 Stat. 984), as amended by the Act of June 15, 1935 (49 Stat. 378); and regulations promulgated thereunder.

Francis L. Muncy
Chairman, Election Board

Amendob Parada
Election Board Member

[Signature]
Election Board Member



**LA POSTA
BAND OF MISSION INDIANS**

Post Office Box 1120
Boulevard, California 91905
(619) 478-2113
Fax (619) 478-2125

October 10, 2007

Mr. James Fletcher, Superintendent
Bureau of Indian Affairs
Southern California Agency
1451 Research Park Drive
Riverside, California 92507-2471

RE: Report Regarding Revisions to the Constitution and Election Ordinance of the
Posta Band of Mission Indians

Dear Mr. Fletcher:

I am writing to report to you that the General Council of the La Posta Band of Mission Indians, a duly called special election meeting, has voted to approve clarifying changes to the Constitution in accordance with Article XI, Amendment. Eight of the La Posta Band's 11 qualified voters attended the election meeting, which was held on October 3, 2007, and voted affirmatively to make the following changes to Article IV, Section 2(B):

Election and Qualifications. The members of the Tribal Council shall be elected pursuant to rules and regulations embodied in the duly enacted election ordinance in effect at the time an election is called. All adult members of the Band, eighteen (18) years of age or older, shall be qualified to vote in such elections, and shall hold office on the Tribal Council subject to qualification requirements set forth in the election ordinance. An initial election to fill all positions on the Tribal Council shall be held within ninety (90) days of the effective date of this Constitution. Thereafter, the Chairperson and Secretary-Treasurer shall be elected in odd even numbered years and the Vice Chairperson and two Council Members shall be elected in even odd numbered years.

The purpose for this amendment was to make the provisions regarding the terms of office consistent with the provisions regarding the years in which certain officer elections would take place, given the inconsistency of these provisions caused by the timing of adoption and amendments of the Constitution. In all other respects, the Constitution remains unchanged.

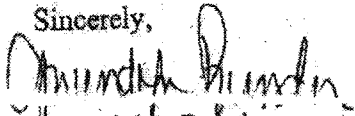
October 10, 2007
Bureau of Indian Affairs
Page Two

Additionally, please be advised that the General Council, at an earlier regularly scheduled meeting, voted to amend the Election Ordinance to clarify that regular officer elections shall take place on the first Monday in November each year, and that, barring any challenge to the results and tie vote necessitating a runoff election, the successful candidates will take office effective on the first day of the year immediately following the election.

Attached for your information and records, please find copies of General Council Resolution No. 070310 reflecting the vote to amend the Constitution, and General Ordinance No. 06-04-02 Election Rules & Regulations (Revised August 29, 2007).

We have scheduled a regular election to take place on November 5, 2007 for the positions of Vice Chair and two (2) Council Members, and shall report to the Bureau of the results of that election once the process is completed. In the meantime, please feel free to contact our legal advisor, Marta Burg, at (323) 258-1009, if you have any questions or require further information.

Sincerely,


Dwendolyn Parada
Tribal Chair

**LA POSTA
BAND OF MISSION INDIANS**

Post Office Box 1120
Boulevard, California 91905
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Fax (619) 478-2125



**RESOLUTION NO. 07-03-10
OF THE GENERAL COUNCIL OF THE
LA POSTA BAND OF MISSION INDIANS**

CLARIFYING REVISIONS TO CONSTITUTION

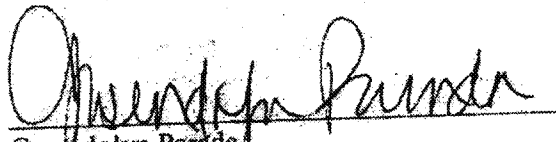
- WHEREAS, the La Posta Band of Mission Indians ("La Posta Band") is an Indian Tribe recognized by the Federal Government as a sovereign entity that acts through its General Council in matters affecting the governance of the La Posta Band; and
- WHEREAS, the La Posta Band is organized under the Indian Reorganization Act, 25 U.S.C. §§ 461, et seq., and is currently operating under a "Constitution of the La Posta Band of Mission Indians, La Posta Indian Reservation, California" adopted by the La Posta Band at a duly called Secretarial Election held on December 2, 2005 and approved by the Secretary of the Interior through his authorized representative on December 13, 2005; and
- WHEREAS, the Constitution required that an election be held within ninety (90) days of its ratification to fill the positions of all officers on the Tribal Council, with the Chair and Secretary/Treasurer to have two-year terms of office, and the Vice Chair and two Council Members to have one-year terms of office; and,
- WHEREAS, anticipating that the initial election of officers would take place in 2005, the Constitution further provides that the positions of Vice Chair and two Council Members would there after be filled by regular elections held in even numbered years, and the positions of Vice Chair and two Council Members would there after be filled by regular elections held in odd numbered years; and
- WHEREAS, because the Constitution was not adopted and approved until December 2005, the initial officer elections did not take place until 2006 (an even numbered year), and the Constitution provisions summarized above are inconsistent with each other and with the La Posta Band's intent with respect to the timing of officer elections; and
- WHEREAS, the General Council of the La Posta Band of Mission Indians believed it to be in the best interests of the La Posta Band to ensure the internal consistency of its Constitution and the legitimacy of officer elections by making clarifying amendments to the Constitution, and therefore called a special election meeting for that purpose.

NOW, THEREFORE, BE IT RESOLVED that a majority of the La Posta Band's qualified voters (8 of the 11) have voted to revise the last sentence of Article IV, Section 2(B) of the Constitution to read as follows: "Thereafter, the Chairperson and Secretary-Treasurer shall be elected in ~~odd~~ even numbered years, and the Vice chairperson and two Council Members shall be elected in ~~even~~ odd numbered years."

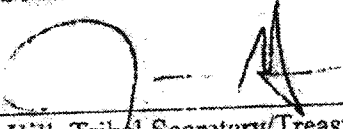
BE IT FURTHER RESOLVED that the Tribal Chair is authorized and directed to notify the Bureau of Indian Affairs of the actions embodied in this Resolution, and to provide any additional information and/or documentation necessary to formalize the revisions to the Constitution.

CERTIFICATION

This is to certify that Resolution No. 07-03-10 was adopted at a duly called special election meeting of the General Council of the La Posta Band of Mission Indians, San Diego County, California, at which a quorum was present, on the 3rd day of October, 2007, by a vote of 8 "for," 0 "against," and 0 "abstaining," and that such Resolution has not been rescinded or amended in any way.


Gwendolyn Parada
Tribal Chair

ATTESTED:


James Hill, Tribal Secretary/Treasurer



UNITED STATES OF AMERICA
DEPARTMENT OF THE INTERIOR

BUREAU OF INDIAN AFFAIRS
Southern California Agency
1451 Research Park Dr., Suite 100
Riverside, CA 92507-2154
Telephone (951) 276-8624 Telefax (951) 276-6641

IN REPLY REFER TO:

Tribal Operations
3702-P5 La Posta

Ms. Gwendolyn Parada, Chairperson
LA POSTA BAND OF MISSION INDIANS
P.O. Box 1120
Boulevard, CA 91905

Dear Ms. Parada:

This will serve as official notification to the LA POSTA BAND OF MISSION INDIANS that the CONSTITUTION was officially approved by the Acting Regional Director, Dale Risling, Pacific Regional Office, Sacramento, California on December 13, 2005.

Enclosed at the direction of the Pacific Regional Office, are the following documents for the tribal files:

1. The original September 2, 2005, authorizing letter.
2. The original of this approval letter.
3. The original completed Certificate of Results of Election.
4. The original Certificate of Approval.
5. Official list of qualified voters.
6. Copy of original Constitution

Any additional questions may be directed to the Branch of Tribal Operations at (951) 276-6624 extension 231.

Sincerely,

A handwritten signature in dark ink, appearing to read "James J. Fletcher".

James J. Fletcher
ACTING Superintendent

Enclosure(s)

cc: James Hill, Business Manager
Tribal Operations/Pacific Region

TAKE PRIDE
IN AMERICA





IN REPLY REFER TO:

United States Department of the Interior

BUREAU OF INDIAN AFFAIRS
Pacific Regional Office
2800 Cottage Way
Sacramento, California 95825

CERTIFICATE OF APPROVAL

The Constitution of the La Posta Band of Mission Indians, La Posta Indian Reservation, California, which was adopted by the qualified voters of the Band on December 5, 2005, is hereby approved pursuant to the authority delegated to the Secretary of the Interior by the Act of June 18, 1934 (48 Stat. 984), as amended and delegated to the Deputy Commissioner of Indian Affairs by 230 D.M. 2.4 and redelegated to me by Memorandum of Agreement dated August 16, 1994.

Acting

Regional Director

Date

12/13/05

TAKE PRIDE
IN AMERICA





**LA POSTA
BAND OF MISSION INDIANS**

Post Office Box 1120
Boulevard, California 91905
(619) 478-2113
Fax (619) 478-2125

RESOLUTION NO. 102104(B)

**OF THE GENERAL COUNCIL OF THE
LA POSTA BAND OF MISSION INDIANS**

**ESTABLISHING THE LA POSTA TRIBAL LENDING ENTERPRISE AND
APPROVING AND ADOPTING THE TRIBAL LENDING ENTERPRISE ORDINANCE**

- WHEREAS,** the La Posta Band of Mission Indians ("Tribe") is a federally recognized Indian tribe organized under Section 16 of the Indian Reorganization Act of June 18, 1934, as amended and the Constitution of the Tribe; and;
- WHEREAS,** the primary governing body of the Tribe is the General Council of the La Posta Band of Mission Indians, pursuant to Article IV of the Tribe's Constitution; and
- WHEREAS,** the Tribe desires to expedite the development of the economy of the La Posta Indian Reservation ("Reservation") in order to improve the Tribe's economic self-sufficiency, to enable the Tribe to better serve the social, economic, educational and health needs of its members and those who live on the reservation and the health and safety needs of those who work on and visit the Reservation, and to provide its members with opportunities to improve their own economic circumstances; and
- WHEREAS,** consumer lending on the La Posta Indian Reservation has been authorized by the General Council pursuant to Resolution No. 102104(A), dated the 21st. day of April, 2010; and
- WHEREAS** the establishment of an internet-based consumer lending business on the Reservation is a legitimate means of generating revenue to address the aforementioned needs and pursuing the Tribe's goals of self-sufficiency and self-determination; and
- WHEREAS,** the General Council believes that establishment of the La Posta Tribal Lending Enterprise, as a wholly-owned unincorporated entity of the Tribe governed by Tribal law for the purposes of developing and operating a Tribal internet-based short-term consumer lending business, is in the best interest of the Tribe; and
- WHEREAS,** the General Council has been advised that it is the best interest of the Tribe to establish such entity because many of the business and financial agreements and arrangements necessary for the financing, development, and management of the internet-based consumer lending business may require a waiver of sovereign immunity and that, with the establishment of such entity, the impact of the entity's waivers of sovereign immunity are limited; and

WHEREAS, the General Council has been advised that it is in the best interest of the Tribe to have such entity maintain property, funds, accounts and other assets related to the internet-based tribal lending operation separate and segregated from those of the Tribe and any other Tribal programs, departments, and business entities; and

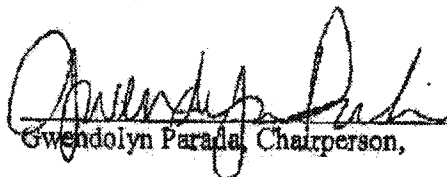
WHEREAS, the General Council has reviewed the Tribal Lending Enterprise Ordinance to ensure it adequately defines the parameters of operation of the Enterprise and delegates the appropriate authority to it to serve the purpose for the benefit of the Tribe for which it is being established,

NOW, THEREFORE, BE IT RESOLVED that the General Council of the La Posta Band of Mission Indians hereby establishes the La Posta Tribal Lending Enterprise as a wholly owned unincorporated business entity of the Tribe governed by Tribal law for purposes of operating consumer lending business on behalf of the Tribe.

BE IT FURTHER RESOLVED that the General Council hereby approves and adopts the attached Tribal Lending Enterprise Ordinance, and authorizes and directs that such further actions be taken as may be necessary or appropriate to implement the provisions of this Resolution and the attached Ordinance.

CERTIFICATION

This is to certify that Resolution No. 102104(B) was adopted at a duly called meeting of the General Council of the La Posta Band of Mission Indians, in San Diego County, California, on the 21st day of April, 2010, by a vote of 7 "for," 0 "against," and 0 "abstaining," and that such Resolution has not been rescinded or amended in any way.


Gwendolyn Parada, Chairperson,

ATTEST:


Eric Lachappa, Secretary/Treasurer

RESOLUTION ESTABLISHING TRIBAL LENDING ENTERPRISE
AND APPROVING AND ADOPTING TRIBAL LENDING ENTERPRISE ORDINANCE

2

THE LA POSTA BAND OF MISSION INDIANS

TRIBAL LENDING ENTERPRISE ORDINANCE

Section 1. Title. This Ordinance shall be known as the "La Posta Tribal Lending Enterprise Ordinance."

Section 2. Authority. This Ordinance is promulgated by the General Council pursuant to Article V, Sections 1(J) and (2) and Article VI of the Constitution of the La Posta Band of Mission Indians.

Section 3. Purposes. The purposes of this Ordinance are to establish a Tribal Lending Enterprise and to define the basic requirements of its operation (i) to further the economic self-sufficiency and prosperity of the Tribe; (ii) to oversee and manage the assets of the Enterprise; (iii) to be a party or assignee to contracts that further the purposes of the Enterprise; and (iv) to ensure Enterprise compliance with its legal obligations.

Section 4. Definitions. In this Ordinance, the capitalized terms set for the below shall have the following meanings:

(a) "Board" means the governing board of the La Posta Tribal Lending Enterprise.

(b) "General Council" means the primary governing body of the La Posta Band of Mission Indians as defined and described in Article IV, section 1 of the Tribe's Constitution.

(c) "Lending" or "Tribal Lending" means the business of extending credit to borrowers in exchange for interest, fees, or some other form of consideration on the La Posta Indian Reservation or within the Tribe's jurisdiction.

(d) "Person" means any natural person, partnership, joint venture, association, trust, firm, estate, club, society, receiver, assignee, trustee in bankruptcy, political entity, company, corporation or other group, however organized, and any owner, director, officer or employee of any such entity or any group of individuals acting as a unit, whether mutual, cooperative, fraternal, nonprofit, or otherwise, the government of the Tribe, any governmental entity of the Tribe or any of the above listed forms of business entities that are wholly owned or operated by the Tribe, or any other entity whatsoever, who engages or seeks to engage in the business of Lending pursuant to this Ordinance; provided, that the term does not include the Federal Government and any agency thereof.

(e) "Tribal Lending Enterprise" or "Enterprise" means the La Posta Tribal Lending Enterprise, a wholly owned unincorporated enterprise of the Tribe.

(2) "Tribal Member" means a duly enrolled member of the La Posta Band of Mission Indians.

Section 5. Creation of Enterprise.

- (a) There is hereby created the entity known as the La Posta Tribal Lending Enterprise.
- (b) The Enterprise is and shall be considered a wholly owned unincorporated enterprise of the Tribe and shall be deemed an authorized agency of the Tribe.
- (c) The Enterprise may operate one or more Tribal Lending business(es), and may operate under such business name(s) as it deems appropriate.

Section 6. Governing Board

- (a) The Enterprise shall be governed by a three-member Board of Directors, consisting of a Chairperson and two Directors appointed by the General Council. The positions on the Board of Directors shall be filled by Tribal Members, and may include no more than one sitting Tribal Council member at any given time.
- (b) Directors shall serve for terms of three years, and may be reappointed at the discretion of the General Council.
- (c) The powers, duties and responsibilities of each Director shall be set forth in By-laws to be enacted by Resolution of the Board following the adoption of this Ordinance.
- (d) A Director may be removed from the Board by a majority vote of the General Council for malfeasance, misfeasance, nonfeasance, misconduct in office, or for any conduct that threatens the best interests of the Enterprise or the Tribe. The decision of the General Council concerning removal of a Director shall be final. If any Director is removed or is otherwise unable to serve in that position, the General Council shall fill the position with another qualified Tribal Member for the remainder of the Director's term.
- (e) During his or her tenure, each Director has a duty to the Enterprise and to the Tribe to act in the best interest of each. With regard to all activities of the Enterprise, each Director shall disclose any actual or potential conflict of interest between himself or herself and the purposes and actions of the Enterprise. No Director shall participate in any vote if he or she (based on his or her best judgment or on a majority vote of the remaining Directors or the General Council) is unable, due to such conflict, to concurrently act

in the best interest of the Enterprise and/or the Tribe.

- (f) Each Director may receive such compensation as deemed appropriate by the General Council.

Section 7. Powers of the Enterprise. The Enterprise, acting through its Board of Directors, shall have the following powers, delegated by the General Council, which powers shall be limited in accordance with Section 8 below:

- (a) To do everything it deems necessary and appropriate, not inconsistent with this Ordinance, to accomplish the Enterprise's purposes, which are: (i) to further the economic prosperity of the Tribe; (ii) to oversee and manage the assets of one or more consumer lending business(es); (iii) to be a party or assignee to documents related to the operation of consumer lending business on behalf of the Tribe; and (iv) to ensure compliance with the Enterprise's legal obligations;
- (b) To advise the General Council regarding its responsibilities to oversee the development and operation of consumer lending business;
- (c) To operate consumer lending business on behalf of the Tribe and in compliance with applicable Tribal and federal law;
- (d) To make bylaws and establish policies and procedures not inconsistent with this Ordinance;
- (e) To hold, purchase and convey real and personal property;
- (f) To manage the assets, revenues, accounts, property and other interests of the Enterprise;
- (g) When necessary to the transactions of the business, to borrow money, to issue promissory notes and other evidences of indebtedness and to secure the same by pledging the assets of the Enterprise;
- (h) To purchase, hold, sell, exchange, lease, assign, pledge, transfer or deal in bonds, notes, shares, securities, accounts receivable or other investments;
- (i) To do any and all things necessary or desirable to secure financing and development and management expertise for the development, management and operation of the Enterprise and enter into contracts for the same;
- (j) To employ or contract for the services of advisors, experts, professionals and laborers, and to enter into any relationship with another person or entity in connection with any lawful activities of the Enterprise;
- (k) In relation to any contractual obligation of the Enterprise and subject to further approval by the General Council, to agree to a limited waiver of

the Enterprise's sovereign immunity from suit, to consent to the jurisdiction of any court of competent jurisdiction over the Enterprise in conjunction with such limited waiver, and to consent to the levy of any judgment, lien attachment upon any property or income of the Enterprise in connection with such limited waiver; and

- (l) To sue or be sued in courts of competent jurisdiction within the United States and Canada, subject to Section 16 of this Ordinance; provided, that no suit shall be brought by the Enterprise without the prior explicit written approval of the General Council.

Section 8. Limitations on Powers and Activities. The Enterprise shall at all times comply with all applicable Tribal and federal laws.

Section 9. Assets. The property, monies, funds, accounts and other assets of the Enterprise shall be held and maintained solely in the name of the Enterprise in segregated accounts separate from those of the Tribe and shall not be commingled with the assets of any person or entity.

Section 10. Meetings.

- (a) **Meetings.** The Board of Directors may hold regular and special meetings at such times and places as it deems convenient, but at least one regular meeting shall be held monthly. A majority of the Board of Directors shall constitute a quorum necessary to conduct business at such meetings. Special meetings may be called by the Chairperson independently or at the written request of the two other Directors.
- (b) **Closed Meetings.** The Board of Directors may hold executive or closed meetings for any of the following purposes:
 - (1) Consulting with experts and principals from the Tribe or the Enterprise concerning matters of special and unique necessity.
 - (2) Discussing business strategies, marketing and pricing strategies of Enterprise and its activities.
 - (3) Negotiating the terms of any financing arrangement for the benefit of the Enterprise or the Tribe.
 - (4) Discussing personnel issues or other matters that a reasonable individual of average sensibilities would deem a private matter.
 - (5) Discussing and consulting on matters of importance with attorneys and accountants.
 - (6) Discussing any other matter that the Board deems confidential and

or proprietary in nature.

Section 11. Bank Accounts and Recordkeeping.

- (a) Bank Account. A separate bank account shall be opened in the name and for the benefit of the Enterprise and all revenues and receipts shall be deposited in that account.
- (b) Record Keeping.
 - (1) Accounting records of the Enterprise shall be kept on a double entry system of accounting, maintaining detailed supporting and subsidiary records.
 - (2) The following records of the Enterprise shall be maintained for periods of not less than three (3) years:
 - A. Revenues, expenses, assets, liabilities and equity;
 - B. Daily transactions;
 - C. Contracts, correspondence and other transaction documents relating to all vendors of the Enterprise;
 - D. Customer complaints and their disposition;
 - E. Enforcement activities pertaining to the Enterprise by the Tribal Lending Regulatory Authority.
 - F. All audits prepared by or on behalf of the Enterprise.
 - (3) The Enterprise's information and records are confidential and may not be disclosed to any Person except the General Council, the Tribal Lending Regulatory Authority, and/or any other Person authorized by applicable Tribal or federal law or contract to have access to such information and records.
 - (4) The Board shall be responsible to ensure that the premises, books and records of the Enterprise are available for inspection during normal business hours by the Tribal Lending Regulatory Authority.

Section 12. Notices to the Public. A copy of this Ordinance shall be readily available for inspection by any Person at the Enterprise's business location.

Section 13. Restrictions.

- (a) No loan shall be made to any person under the age of eighteen (18).
- (b) No person under the age of eighteen (18) shall be employed by the Enterprise.
- (c) Subject to the Indian Preference laws and policies of the Tribe, the Enterprise shall not discriminate on the basis of sex, race, color, or creed in its employment or lending practices.

Section 14. Licensing. The Enterprise shall obtain a duly authorized Lender License from the Tribal Lending Regulatory Authority, as required by the La Posta Tribal Lending Regulatory Ordinance, before engaging in any Lending activities.

Section 15. Management.

- (a) General Manager. The Board shall retain a Person to serve as General Manager of the Enterprise.
- (b) Monthly Reports. The General Manager shall be responsible to prepare written monthly reports, for information and approval by the Board, that documents for the previous month: (i) the number of borrowers served, (ii) the amount of revenue generated, (iii) the numbers of employees working for the Enterprise, (iv) a detailed description of any borrower complaints and/or other problems experienced by the Enterprise, (v) any substantive changes in management personnel or practices, and (vi) a listing of all bills that are thirty (30) days or more past due. The timing of the submission of these monthly reports, as well as the annual reports discussed in the next section, shall be fixed by the Board to enable compliance with the reporting requirements of the Tribal Lending Regulatory Authority.
- (c) Annual Reports. The General Manager shall be responsible to prepare annual reports, for information and approval by the Board. Each annual report shall include, at a minimum, the following information:
 - (1) On an annualized basis, a description of the Lending business operated and gross revenue from that operation, the number of borrowers served, a detailed description of any borrower complaints and/or other problems experienced by the Enterprise, and a description of any substantive changes in management personnel or practices;
 - (2) The number of full-time equivalent employees, on an annualized basis, employed by the Enterprise during the past twelve (12) months, together with a projection of the number of full-time equivalent people who are expected to be employed during the following year;

- (3) A sworn statement that the Enterprise has complied and will continue to comply with all applicable Tribal and federal laws; and
- (4) The name, address and signature of the agent who will accept service of process on behalf of the Enterprise, whose address for purposes of service must be on the La Posta Indian Reservation.
- (d) Insurance Requirements. The General Manager shall ensure that Enterprise at all times carries a minimum of One Million Dollars (\$1,000,000.00) in liability insurance to protect the public in the event of an accident.
- (e) IRS Requirements. The General Manager shall be responsible to ensure that the Enterprise is managed in accordance with applicable Tribal and federal law and that it complies with all reporting requirements of the Internal Revenue Service.
- (f) Annual Enterprise Audit. The General Manager shall obtain an annual independent audit of the Enterprise by a certified public accountant using the accounting standards of the American Institute of Certified Public Accountants.
- (g) Contract Audits. Each contract between the Enterprise and another Person for supplies and/or services (other than legal and accounting services and the extension of financing to the Enterprise) with an annual value in excess of Twenty-five Thousand Dollars (\$25,000.00) shall be subject to an independent audit. Copies of all audits described in this section and the previous section shall be provided to the General Council, and to the Tribal Lending Regulatory Authority as required by Tribal law.
- (h) Fees and Fines. The Enterprise shall pay all fees and file all reports required by applicable law within the time prescribed.
- (i) Limitations on Amounts Expended. The General Manager shall obtain authorization from the General Council for any expenditure, appropriation or obligation of Enterprise funds not covered by a budget already approved by the General Council when the amount so spent, appropriated or obligated exceeds Five Thousand Dollars (\$5,000.00).
- (j) Limitations on Lengths of Contract Obligations. The General Manager shall ensure that the Enterprise does not enter into any contract, lease, obligation or any agreement that exceeds two (2) years in length without obtaining prior approval of the General Council.

Section 16. Sovereign Immunity.

- (a) As a wholly owned unincorporated enterprise and agency of the Tribe, the Enterprise shall be cloaked by tribal and federal law with all the privileges

and immunities of the Tribe, including sovereign immunity from suit in any state, federal, or tribal court. Nothing contained in Section 7 of this Ordinance shall be deemed to be a waiver of sovereign immunity by the Enterprise or the Tribe from suit, which may be waived only in accordance with this Section.

- (b) The Enterprise may waive its sovereign immunity when necessary, in the best business judgment of the Board, to serve a substantial advantage or benefit for the Enterprise or the Tribe. Any waiver shall become effective only upon the express written approval of the General Council. Any waiver of sovereign immunity shall be specific and limited as to (i) duration, (ii) the beneficiary, (iii) the scope of the waiver, (iv) the nature and description of the property or funds, if any, of the Enterprise, available to satisfy any order or judgment, (v) the particular court or courts having jurisdiction over the Enterprise, and (vi) the law that shall be applicable thereto. Any express waiver of sovereign immunity by resolution or contract of the Enterprise shall not be deemed a waiver of the sovereign immunity of the Tribe.

Section 17. Indemnification.

- (a) The Enterprise may indemnify a Director who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, by reason of the fact that he or she is or was a member of the Board.
- (b) To the extent that a Director has been successful on the merits or otherwise in defense of any action, suit or proceeding, or in defense of any claim, issue or matter, brought by reason of the fact that he or she is or was a Director, the Enterprise shall indemnify him or her against expenses, including attorneys' fees, actually and reasonably incurred by him or her in connection with the defense.

Section 18. Amendments. This Ordinance may be amended or rescinded only by duly enacted Resolution of the General Council.

Section 19. Effective Date. The Ordinance shall become effective upon its approval by the General Council at a duly called meeting.

11/3/10(A)
RESOLUTION NO. XXXXX

OF THE BOARD OF DIRECTORS OF THE
LA POSTA TRIBAL LENDING ENTERPRISE

Authorizing the La Posta Tribal Lending Enterprise To
Do Business as "Gentle Breeze"

WHEREAS, the La Posta Tribal Lending Enterprise ("TLE") is a wholly owned, unincorporated instrumentality of the La Posta Band of Mission Indians, established and operating in accordance with the La Posta Band's Tribal Lending Enterprise Ordinance, that acts through its Board of Directors; and

WHEREAS, Section 5(c) of the Tribal Lending Enterprise Ordinance provides that the TLE may operate one or more Tribal Lending business(es), and may operate under such business name(s) as it deems appropriate; and

WHEREAS, TLE has established and is operating its short-term internet-based consumer lending business with a book of business that operates online under the name "Gentle Breeze"; and

WHEREAS, the Board of the Directors believes it is in the best interests of the TLE to formally designate the business name "Gentle Breeze" as a DBA of the La Posta Tribal Lending Enterprise so that it may continue to operate its existing business.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the La Posta Tribal Lending Enterprise hereby authorizes the TLE to do business as "Gentle Breeze."

BE IT FURTHER RESOLVED that the Board of Directors authorizes and directs its Chairperson or her designee to execute such documents and take such further actions as may be necessary to effectuate the intent of this Resolution.

CERTIFICATION

This is to certify that Resolution No. ***** was adopted at a duly called meeting of the Board of Directors of the La Posta Tribal Lending Enterprise, at which a quorum was present, in San Diego County, California, on the 13th day of October, 2011, by a vote of 2 "for," 0 "against," and 0 "abstaining," and that such Resolution has not been rescinded or amended in any way.



Andrea Estrada, Chair

Kaila Hill, Member


Cynthia Parada, Member

RESOLUTION NO. 110111-A

**OF THE BOARD OF DIRECTORS OF THE
LA POSTA TRIBAL LENDING ENTERPRISE**

**ESTABLISHING HARVEST MOON FINANCIAL
AS A DIVISION OF THE LA POSTA TRIBAL LENDING ENTERPRISE**

WHEREAS, the La Posta Tribal Lending Enterprise ("TLE") is a wholly owned unincorporated instrumentality of the La Posta Band of Mission Indians, established and operating in accordance with the La Posta Band's Tribal Lending Enterprise Ordinance, that acts through its Board of Directors; and

WHEREAS, Section 5(c) of the Tribal Lending Enterprise Ordinance provides that the Tribal Lending Enterprise may operate one or more Tribal Lending business(es), and may operate under such business name(s) as it deems appropriate; and,

WHEREAS, TLE's business opportunities call for a variety of different brands and contractual terms that warrant the creation of one or more separate divisions within the TLE's existing structure for the purpose of maintaining in a separate and segregated fashion property, funds, accounts and other assets related to separate books of business; and

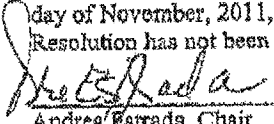
WHEREAS, the Board of Directors believes that it is in the best interests of the TLE to establish Harvest Moon Financial as a division of the La Posta Tribal Lending Enterprise to serve these purposes.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the La Posta Tribal Lending Enterprise hereby establishes Harvest Moon Financial as a business division of the La Posta Tribal Lending Enterprise governed by the TLE Board of Directors and vested with all the same powers as the La Posta Tribal Lending Enterprise pursuant to the Tribal Lending Enterprise Ordinance.


BE IT FURTHER RESOLVED that the Board of Directors hereby authorizes and directs that the Chairperson or her designee execute such documents and take such further actions as may be necessary or appropriate to implement the provisions of this Resolution, including, but not limited to, obtaining a new Employment Identification Number ("EIN"), establishing bank accounts and designating authorized signatories for such accounts.

CERTIFICATION

This is to certify that Resolution No. 110111-A was adopted at a duly called meeting of the Board of Directors of the La Posta Tribal Lending Enterprise, at which a quorum was present, in San Diego County, California, on the 1st day of November, 2011, by a vote of 3 "for," 0 "against," and 0 "abstaining," and that such Resolution has not been rescinded or amended in anyway.


Andrea Estrada, Chair


Kaila HNL Member


Cynthia Parada, Member

RESOLUTION NO. 131803-A

**OF THE BOARD OF DIRECTORS OF THE
LA POSTA TRIBAL LENDING ENTERPRISE**

**ESTABLISHING GREEN STREAM LENDING
AS A DIVISION OF THE LA POSTA TRIBAL LENDING ENTERPRISE**

WHEREAS, the La Posta Tribal Lending Enterprise ("TLE") is a wholly owned unincorporated instrumentality of the La Posta Band of Mission Indians, established and operating in accordance with the La Posta Band's Tribal Lending Enterprise Ordinance, that acts through its Board of Directors; and

WHEREAS, Section 5(e) of the Tribal Lending Enterprise Ordinance provides that the Tribal Lending Enterprise may operate one or more Tribal Lending business(es) under such business name(s) as it deems appropriate; and

WHEREAS, TLE's business opportunities call for a variety of different brands and contractual terms that warrant the creation of one or more separate divisions within the TLE's existing structure for the purpose of maintaining in a separate and segregated fashion property, funds, accounts and other assets related to separate books of business; and

WHEREAS, the Board of Directors believes that it is in the best interests of the TLE to establish Green Stream Lending as a division of the La Posta Tribal Lending Enterprise to serve these purposes.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the La Posta Tribal Lending Enterprise hereby establishes Green Stream Lending as a business division of the La Posta Tribal Lending Enterprise governed by the TLE Board of Directors and vested with all the same powers as the La Posta Tribal Lending Enterprise pursuant to the Tribal Lending Enterprise Ordinance.

BE IT FURTHER RESOLVED that the Board of Directors hereby authorizes and directs that the Chairperson or her designee execute such documents and take such further actions as may be necessary or appropriate to implement the provisions of this Resolution, including, but not limited to, obtaining a new Employment Identification Number ("EIN"), establishing bank accounts and designating authorized signatories for such accounts.

CERTIFICATION

This is to certify that Resolution No. 131803-A was adopted at a duly called meeting of the Board of Directors of the La Posta Tribal Lending Enterprise, at which a quorum was present, in San Diego County, California, on the 18th day of March, 2013, by a vote of 3 "for," 0 "against," and 0 "abstaining," and that such Resolution has not been rescinded or amended in any way.


Andrea Estrada, Chair


Kaila Hill, Member


Cynthia Parada, Member



RESOLUTION NO. 193110

**OF THE BOARD OF DIRECTORS OF THE
LA POSTA TRIBAL LENDING ENTERPRISE**

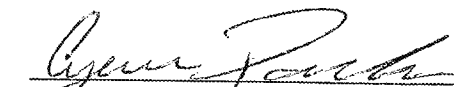
Re-Establishing Gentle Breeze as a Division of the La Posta Tribal Lending Enterprise

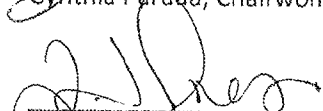
- WHEREAS, the La Posta Tribal Lending Enterprise ("LPTLE") is a wholly owned economic arm and instrumentality of the La Posta Band of Mission Indians, established and operating in accordance with the La Posta Band's Tribal Lending Enterprise Ordinance ("Ordinance"), that acts through its Board of Directors; and
- WHEREAS, Section 5(c) of the Ordinance provides that the LPTLE may operate one or more Tribal lending businesses and may operate under such business names as it deems appropriate; and
- WHEREAS, by Resolution, the Board of Directors had previously established Gentle Breeze as a dba of the LPTLE; and
- WHEREAS, since that time the Board has established two divisions of the LPTLE to operate separate consumer lending businesses under different trade names; and
- WHEREAS, the Board has determined it to be in the best interests of the business to re-establish Gentle Breeze as a division of the LPTLE rather than a dba, to more effectively separate its assets, liabilities and accounts from both the LPTLE and its other divisions.
- NOW, THEREFORE, BE IT RESOLVED that the Board of Directors hereby re-establishes Gentle Breeze as a division of the La Posta Tribal Lending Enterprise, and authorizes and directs the Chairperson or her designee to take such further actions and execute such additional documents as may be necessary to effectuate the intent of this Resolution including, but not limited to, obtaining a separate tax identification number and opening or redesignating banking and other accounts, as the case may be, in the name of Gentle Breeze.

CERTIFICATION


This is to certify that Resolution No. 193110 was adopted at a duly called meeting of the Board of Directors of the La Posta Tribal Lending Enterprise, at which a quorum was present, in San Diego County,

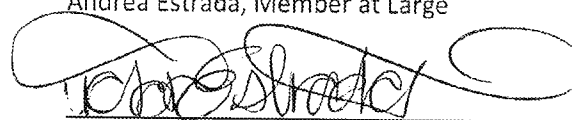
California, on the 31st day of October, 2019, by a vote of 5 for, 0 against, and 0 abstaining, and that such Resolution has not been rescinded or amended in any way.


Cynthia Parada, Chairwoman


Jacquelyn Flores, Secretary


Naila Castello, Treasurer


Andrea Estrada, Member at Large


Victor Estrada, Member at Large

LENDER LICENSE

This license certifies that

HARVEST MOON FINANCIAL

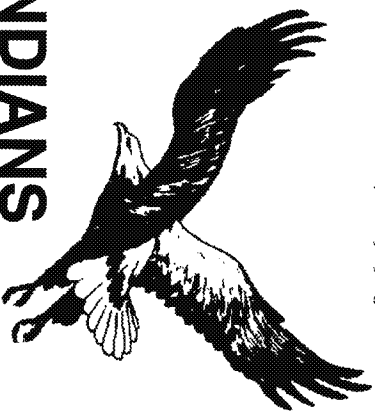
meets the licensing criteria of the Tribal Regulatory Ordinance

Issued by:

Tribal Regulatory Authority

8 Crestwood Road
Boulevard, CA 91905

Date Issued: 04-01-19
Expiration Date: 03-31-21
License #: 17-101



James M Hill Sr
Regulatory Agent Chairman

James M. Hill, Sr.

**LA POSTA
BAND OF MISSION INDIANS**

LENDER LICENSE

This license certifies that

GREEN STREAM LENDING

meets the licensing criteria of the Tribal Regulatory Ordinance

Issued by:

Tribal Regulatory Authority

8 Crestwood Road
Boulevard, CA 91905

Date Issued: 04-01-19
Expiration Date: 03-31-21
License #: 17-103



James M Hill Sr
Regulatory Agent Chairman

James M. Hill, Sr.

LA POSTA
BAND OF MISSION INDIANS

LENDER LICENSE

This license certifies that

GENTLE BREEZE ONLINE

meets the licensing criteria of the Tribal Regulatory Ordinance

Issued by:

Tribal Regulatory Authority

8 Crestwood Road
Boulevard, CA 91905

Date Issued: 04-01-19

Expiration Date: 03-31-21

License #: 17-102

James M Hill Sr
Regulatory Agent Chairman

James M. Hill, Sr.



LA POSTA

SAN JOAQUIN MISSION INDIANS

ATTACHMENT J

Tribal Lending Enterprise

Case #: 8846615

Consumer Info: Moulds, Nevaughan
[REDACTED]
Virginia Beach, VA 23455
[REDACTED]

Business Info: Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

www.gentlebreezeonline.com

Date Filed: 12/14/2011 12:11:01 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

Tribal Lending Enterprise dba Gentle Breeze issued me a payday loan that was illegal in the state in which I reside. In the state of Virginia, online payday loans are illegal and therefore should be voided. I have taken on a loan in the amount of \$400 and had to pay back over \$585.92. When I did not have the total amount, they would just charge me interest and fees. I have paid the interest and fee of \$185.92 twice along with the total amount due. I then because of having to pay them so much had to get another loan for more money. I then requested \$500 to which I had to pay \$232.40. I recently found out that these loans are illegal and therefore am not responsible for paying them back. I have contacted Dana Wiggins of the Virginia Partnership to Encourage Responsible Lending who informed me that they gave that loan to me illegally and that I have paid more than I should and that the company was committing a felony lending to me.

Consumer's Desired Resolution:

I would asked that my account with them be closed as paid in full and to not have them report negative things on my credit report since I was unaware that the loans were illegal and I have paid more than the money I received from them.

Tribal Lending Enterprise

Case #: 8888189

**Consumer
Info:**

Amparo, Leonela
[REDACTED]
Bronx, NY 10459
[REDACTED]
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 1/20/2012 12:04:13 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I submitted an application online on 12/30 for a \$300 fast cash loan and recieved a phone call from a female representative minutes after indicating that I was pre approved for the loan. Before I submitted the application I asked her how long does it take before my account is funded. She stated that the company funds the account right away and it all depends on the bank on when the funds are released. She assured me that she will make sure that the funds were available. So I go through the application process and she explains to me how the system works. The representative stated that \$300 will be funded into my account and my due date for my first payment is 1/19. She told me that there will be a finance fee of \$140 every month until the full principle balance is paid. She also told me, that if a partial payment is made, that will reduce my finance fee for the following month. I asked her several questions throughout the call to ensure I was understanding the process. She also stated that the \$140 will automatically be removed from my bank account on 1/19 and if I would like to make an additional payment, just to call in. I call in on 01/19 to make my first payment of \$150 and the representative informs me that I can't make a partial payment because I didn't request a "buy down". She kept repeating to refer to the reminder email I received. The email does not indicate anything about requesting a "buy down". Secondly, she tells me that since I didn't make a payment BEFORE the due date, that means I will be charged \$140 to extend the loan, on top of \$140 finance fee on the next bill. Meaning that ontop of the amount of the loan I took out (\$300), I have to payment \$420 in fees alone. When you call in to dispute the matter, representatives like Scharlene and Marlene always hang up on you. They refuse to escalate the call to their direct superior. Tim the supervisor is the only authority in the building but he is always in a "meeting" and has failed to call me back as promised.

Consumer's Desired Resolution:

I completely understand that I should be responsible for my loan amount \$300 and the first finance fee of \$140. Any additional fees is abuse and is astonishing that this company even exists. I am requesting that they remove the additonal fees from the account and close it. The \$140 was already removed from my bank account so I should only be responsible for the additional \$300 which I can pay ASAP.

Tribal Lending Enterprise

Case #: 8908492

Consumer Info: McLean, Shaunda
[REDACTED]
Virginia Beach, VA 23462
[REDACTED]

Business Info: Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 2/6/2012 5:15:51 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a loan from Gentle Breeze in September 2011 and was only able to pay the finance charges at the time until I made arrangements to pay the loan off in full. I asked the representative if she could provide me with a TOTAL of what was already taken out of my check every 2 weeks, low and behold, the representative arrive at an ASTONISHING \$1308.30 in FINANCE CHARGES. I thought the company was only allowed a certain amount of times to deduct before they make you start paying back the loan itself. Can you believe I paid this amount PLUS my payoff of \$369.14 on a \$200 loan!!!! This company is a ripoff and I will never recommend them to anyone--What people say about payday loans is the truth and I found out the HARDWAY..BEWARE OF THIS COMPANY..GENTLE BREEZE aka TRIBAL

Consumer's Desired Resolution:

I would like Gentle Breeze to stop ripping of hardworking citizens and I am requesting that I receive half of what I have paid or sometype of settlement. This experience was a headache and to hear the total I already paid made matters worse.

Tribal Lending Enterprise

Case #: 8931915

**Consumer
Info:**

Smith, Misty
[REDACTED]
Newport, KY 41071
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 2/24/2012 12:56:41 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

It is illegal to do business in the state of kentucky online payday loans. I just found that out and have paid off the principal amount and they can not charge me for the interest. They are continually sending withdrawal from my account at the bank and this is causing me mass problems with overdrawn fees. I have written to the company and now am requesting that it stops and that some type of notice be given to people regarding them. They need to have all different pay day loan locations listed so they are easier to reach.

Consumer's Desired Resolution:

write off account

Tribal Lending Enterprise

Case #: 8939578

**Consumer
Info:**

Clark, Glenn

Laurel, MD 20723

**Business
Info:**

Tribal Lending Enterprise

PO Box 1120

Boulevard, CA 91905

8886454171

Date Filed: 3/1/2012 5:53:43 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company told me that the principle balance would be deducted in 2 weeks directly from my bank account, however, they did not do so. The company ended up taking \$4.00 (more or less) interest and a \$135 service fee to RENEW the loan, meanwhile nothing was getting added to primary balance. Long story short, I had to contact them again in order to have them do what they told me they would do automatically. Overall, a \$300 payday loan will cost me \$1000 and this is totally unethical, unfair, and not acceptable.

Consumer's Desired Resolution:

I want some of the fees back because this was not the type of arrangement I agreed to. As I had other deductions coming out of my account, I did not attribute these fees to this lender until they continued to deduct the monies. After I contact the company, the woman was short and rushed me off the phone not accepting that they did not explain the terms properly. It is unreasonable to pay over 3x a loan when my payments were supposed to be automatically deducted and NEVER late.

Tribal Lending Enterprise

Case #: 8940533

**Consumer
Info:**

DeBlois, Staci
[REDACTED]
Smithfield, RI 02917
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 3/2/2012 12:09:12 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I, as the customer, requested a payoff online. Apparently, the page did not update properly and the payment was not saved into the system. The first pay period after the issue I credited the lack of payoff to the timing of the request. Today, another interest payment only came out of my account, so I called to speak with a customer service rep. The first service rep that I spoke with (who never verified me before accessing my account) was rude and made me very angry, so I asked for a supervisor. I was told they were in a meeting (in a rude tone) and that a supervisor would call me back (again in a rude tone). I advised the very rude customer service rep that I was not going to disconnect my line until I spoke with a supervisor and advised I was aware that she could not disconnect the call, so for 11 minutes I sat on mute until she came on the line and advised she was going to disconnect the call. I, unfortunately, did not get this rep's name. I called back immediately and spoke with Rachinda (not sure if this is properly spelled) who was nicer but also advised me that the transaction was not in the system and it was my fault for not calling sooner. Rachinda advised that the 2 payments of \$46.38 would not be refunded as other customers have made online payments without issue. I advised her there was obviously an issue at the time I attempted to make the payment. Without saying that I was incompetent she implied it. Rachinda indicated I should have noticed there was an issue when nothing popped up to confirm the payment (when I went in today the "pop up" is a few sentences at the top of the page I was already on, and had I not been looking for them I never would have seen them- I have saved the screen shot). Rachinda advised me that I must not have done this properly, I advised her I was capable of working a computer. my loan was originally \$200 and since taking it I have paid "fees" totaling 509.27. Somehow this does not add up. I think they are scamming people.

Consumer's Desired Resolution:

I want a refund of the last 2 interest payments that were made on the grounds that this company's website "conveniently" did not work on my payoff request. I feel that the company does not take ownership for a glitch that may have happened and their customer service reps are not properly trained to handle a customer with an issue. The reps are rude and should be issue corrective action for the behaviors they demonstrated.

Tribal Lending Enterprise

Case #: 8949847

**Consumer
Info:**

Bond, Carol
[REDACTED]
Avon, IN 46123
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 3/9/2012 10:29:57 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This loan company gives loans and makes you pay back way more than they gave you in the first place. They also don't tell you that you have to call three days before the loan due date in order to pay it back in full. By not notifying you they take out \$75 on the supposed due date every 2 weeks. If you don't call they just continue taking out \$75. Even though they're continuously taking money out of your account none of it goes towards the loan, you still have the full amount there.

Consumer's Desired Resolution:

I would like the multiple \$75 they've taken out of my account back. They have gotten at least \$400 out of me. Anything you can do.

Tribal Lending Enterprise

Case #: 8964214

**Consumer
Info:**

Jackson, Veronda
[REDACTED]
Greensboro, NC 27407
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 3/19/2012 5:37:59 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

On 2/8/12 I signed up for a payday loan with Gentle Breeze(Tribal Lending Enterprise) for a \$400 loan with \$186.31 finance charge. On 02-24 I made of \$186.31 and on 03-09 \$182.76 however the company states I still owe \$585.52. Whenever I called the company to get an explanation for the balance I was told the charges were correct. When I request to talk to a supervisor I was told there were none available. In the contract it never states a new service charge will be added to the balance in the event a roll over is requested. The charges of \$186.31 and \$182.76 only \$6.31 and \$2.76 went to the loan.-----

-----ANNUAL PERCENTAGE RATEThe cost of your credit as a yearly rateFINANCE CHARGEThe dollar amount the credit will cost youAmount FinancedThe amount of credit provided to your or on your behalfTotal PaymentsThe amount you will have paid after you have made all payments as scheduled1062.55%\$186.31\$400.00\$586.31PREPAYMENT: If you pay off the Loan early, you will not have to pay a penalty.SECURITY INTEREST: Your ACH authorization is security for this loan. See the Loan Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment penalties. Number of PaymentsPrincipal and InterestService FeeTotal PaymentPayment Due 1\$406.31\$180.00 \$586.31
02/24/2012

Consumer's Desired Resolution:

I wish to receive a refund of \$369.07 for the charges I have paid or the \$369.07 go to the loan of \$582.76 and my remaining balance is \$213.69 not \$585.52.

Tribal Lending Enterprise

Case #: 9043198

**Consumer
Info:**

kurtz, howard

Houston, TX 77081

**Business
Info:**

Tribal Lending Enterprise

PO Box 1120

Boulevard, CA 91905

8886454171

Date Filed: 5/17/2012 12:58:02 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This actually involves more than customer service issues. I originally took out a payday loan with this company and requested an add on/extension the woman I had spoken with over the phone seemed very helpful with this but failed to tell me she was not doing the add on as requested and opened a second loan account. If I had known this I would not have opted for the second loan and just left my account as is. This is a very underhanded practice they are running. Instead of being able to pay off the loans I now have to keep extending them because they ran them separately and it is costing me \$139.14 every time I am paid instead of \$80 or \$90 the difference of up to \$60 would be going to paying off the one loan I requested and now it is being stolen.

Consumer's Desired Resolution:

I would like the two accounts merged into one account with 1 account standard interest rates and fees.

Tribal Lending Enterprise

Case #: 9088248

**Consumer
Info:**

Ali, Jonathan
[REDACTED]
Inkster, MI 48141
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 6/20/2012 1:25:59 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company has the worst practice I have ever seen. They informed me that they will charge me the "finance fee" of 137.95 and automatically take out the "principal" of 300.00. So as time goes by they are taking out the same fee of 139.95 and I think I'm done paying and they charge me again. I call them wondering why its 139.95 and not 21.97 and their customer service rep says its what I owe and I ask for a supervisor and she says no one is here but her. Then she said you can call back and talk to someone else but her supervisor is in a meeting and cannot be disturbed. "You just told me you were the only one there." So when I call back and get a nicer person she said they have not charged me for any of the principle and was just charging me the finance fee because I did not schedule a payment even thou the original rep said they will take it out automatically. So I'm at \$400+ in fees (money lost for no reason) They say its in the contract that I must call 3 days prior to it being due, I cannot call beforehand and I cannot call after. I have the original contract and it does not state anything about calling. Their website is defective as to when you try to use the only hyperlink on the page "Payoff" it does not do anything and it sounds like a catch 22. I honestly plan to put it out on the internet to never do dealings with Tribal Lending Express.

Consumer's Desired Resolution:

All 3 finance fees of 139.95 returned so I can remove them from my account before I close it and reopen another one

Tribal Lending Enterprise

Case #: 9120918

**Consumer
Info:**

Guanzon, Theresa

[REDACTED]
Anchorage, AK 99508
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 7/10/2012 6:55:52 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Gentlebreeze I believe had been doing some fraudulent activity on my bank account. E-mailing me one statement and doing another. Also they have changed their fax number. Never responde to my emails. The company claims scanned document was never received, which I do have confirmation.

Consumer's Desired Resolution:

In April I got a \$100.00 loan. My paydays were every other Friday. Starting June 1 schedule was changed and I notified Gentlebreeze. In any case like clockwork this company was taking \$45.00 out EVERY PAYCHECK!

Tribal Lending Enterprise

Case #: 9126712

**Consumer
Info:**

McCowan, Joy
[REDACTED]
Duncan, SC 29334
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 7/14/2012 10:47:00 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

The way they present the information to the consumer is that as long as you make a minimum payment every pay period, your loan stays in good standing. To the average person, they would assume that this would reduce the amount you owe every time a due date came around. But that is not the case. I had to call several times and was transferred to four different people before reaching a supervisor who reluctantly told me what REALLY is going on. You pay a FEE every time a due date comes, but NONE of it goes toward the principal amount of the loaned money they give you. In my case I was given three hundred dollars. My first due date was 7/13/12. The first payment was for approximately \$137.00 which covered their exorbitant fee. However, the balance on my loan was still \$437 dollars after that payment. It wasn't until after that payment was taken that I got the answer that all that will do is extend my loan until the next due date. You are required to call at least 3 days ahead of time and state that IN ADDITION to the fee, you would like an additional amount added to go towards "buying down" the actual loan amount. I realize that it was faulty judgement on my part, but this company is getting money from people who are paying for ABSOLUTELY NOTHING. I'm not sure if the Truth-In-Lending act should apply to this company, but it should. They misrepresent the pay-back terms and you get stuck paying over \$100 out of your pay check every time and nothing goes toward paying back the actual loan.

Consumer's Desired Resolution:

I would like to be able to pay back a lump sum on my terms without having to extend my "loan" any further. Or at least pay a desired amount that I KNOW WILL GO TOWARD PRINCIPAL.

Tribal Lending Enterprise

Case #: 9188095

**Consumer
Info:**

Henderson, Lesley
[REDACTED]
Jacksonville, FL 32256
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 8/24/2012 1:22:19 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

This company is a scam! They charged me over \$500 for a \$300 loan and they weren't even done charging me! They said all the information is in the contract but it says nothing about the \$200 processing & maintenance fees they charge. Nor do they give you a chance to read the contract prior to accepting which is why they make you call a representative and they rush you through the confirmation over the phone. I thought this was an easy solution to leaving my house when it was storming outside but instead my family got taken advantage of. I needed this money to buy food for my children and now I am left begging for money to pay this loan and feed my children. They are liars, they didn't communicate this to me, they stated they were sending me an email every other day but I have emails from months ago and only received the initial email from them which actually was not in my inbox after i follow the link to the site with the rep on the line. They said they sent me notifications but 2 weeks after I received the loan I couldn't even find the name of the company anywhere! They are called Gentle Breeze but draft your account under La Posta and call themselves Tribal lending; just with the use of so many names you can tell this company is out to exploit hardworking honest Americans like myself and others. It's a disgrace to this country that people like this are allowed to do business in this company.

Consumer's Desired Resolution:

I would like to see this company operate with some sort of decency and refund at least \$200 that I paid so I can afford to buy my child pampers and feed my kids. Just to avoid paying well over \$1000 for this loan I had to allow them to take \$139 and another \$300 in 1 pay period. I am sobbing as I type this letter because I have nothing, they took everything away from me and it's my son's birthday. I can't even afford to feed him a hot dog let alone the cheapest cupcake I can find.

Tribal Lending Enterprise

Case #: 9201728

Consumer Info: D'Ambrisi, Kristin
[REDACTED]
Long Branch, NJ 07740
[REDACTED]

Business Info: Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 9/4/2012 5:01:58 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a payday loan with this company: Origination Date 9/22/11 \$200 principal, \$72.76 recurring finance fee; paid \$1,819.19 to date. That is absurd.

Consumer's Desired Resolution:

I would like for them to cease collection on this loan as they have been paid almost 7 times what I owed them. Thank you.

Tribal Lending Enterprise

Case #: 9203949

Consumer Info: McDowell, Shyantha
[REDACTED]
New Orleans, LA 70114
[REDACTED]

Business Info: Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 9/5/2012 8:37:52 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan with Tribal Lending Enterprise for \$300.00. The woman thats works for this company, she explained to me that \$139.14 would be taken out of my checking account every two weeks that would go towards the loan. So i was paying on the loan every two weeks, then i checked 2 see how much my balance was. It was still at \$439.14, I asked the woman how is that still possible. And she explained that I been paying for an extension on the loan that costs \$139.14. And I explained to the woman, that customer service rep. didn't tell me that. And I would of never signed up for the loan if that was the case. But i feel like this company is very misleading, and they have been taking my money.

Consumer's Desired Resolution:

I would like to pay the loan off but I would like to have my extension fees refunded.

Tribal Lending Enterprise

Case #: 9260980

**Consumer
Info:**

johnson, awaz
[REDACTED]
Albert Lea, MN 56007
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 10/15/2012 6:59:20 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have gotten a loan from this guys 250\$ in August and the guy that i talk to on the phone said..they would give me the 250\$ and i had to make a PAYMENT OF 103.45\$ 3 times then i will be done paying it because a little bit of interest...it was 3 TIMES...Now we are in october and they still have been taking the same amount(103.45) out of my checking account and i have paid them over 900\$ up to this day because i get paid twice a week....when i call them to find out why they were still taking money out of my account they told me i had to buy out of the loan which is 353.45\$ on top of the 900\$ i already paid them and that money could have went to buying my baby diaper and they will are taking money out of my account..that is why i am filing a complaint against them...

Consumer's Desired Resolution:

i want my 650\$ back from them and they can keep 250

Complaint Messages

10/23/2012 - Owner/ Manager

Respond to Complaint

Dear Awaz A johnson.

First of all, sorry about the confusion you had with how our loan works. \$103.45 was Extension fee you been paying not payment. But at this time, we will consider this as mis-understanding and

refund requested \$650 upon your confirmation.

Please confirm that \$650 will be final refund amount and send us your current Address. We will mail out Money Order of \$650 within 15days upon confirmation of this email.

Thank You

10/23/2012 - Mr. awaz A johnson

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 9260980, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved. myaddress is

awaz johnson

[REDACTED]

Albert Lea MN

56007

Regards,

Awaz Johnson

Tribal Lending Enterprise

Case #: 9339833

**Consumer
Info:**

Marshall, Carolyn
[REDACTED]
Los Angeles, CA 90021
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905
8886454171

Date Filed: 12/17/2012 2:38:21 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company collects your banking information and never stops taking money from your account. This company gave me a 300 payday loan after the loan was paid they continue to debit your account. When you call to speak to a representative they send you to a voicemail or tell you someone will return your call. Which will never happen after realizing my account has been debited for over a 1000 dollars it was time to close account and unable to recover funds. Do not use this fraudulent company. Money Mutual should do better at selecting companies to do business with

Consumer's Desired Resolution:

700.00

Tribal Lending Enterprise

Case #: 9352923

**Consumer
Info:**

Bray, Shayna

[REDACTED]
Lancaster, CA 93534
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
PO Box 1120
Boulevard, CA 91905

<http://www.gentlebreezeonline.com/>

Date Filed: 12/28/2012 1:57:21 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I am completely outraged and disgusted with how this company does business. I shouldn't even call it that. They are scamming and ripping people off. They prey on desperate people, in desperate situations that are desperate for money. This company tricked me, and many others, to believe that I had a loan for 200.00 dollars with an added one time fee + interest of 92.76. Now that I'm tied into this loan and they have my bank info, this company conveniently keeps withdrawing that amount with none of it going towards my loan. I called to speak to a representative and the man I spoke to was no help what so ever. In fact, he told me he didn't know how things were done at his company and that he just worked there. When I asked to speak to a manager or anyone that knew what was going on he said no one was available and that he did not know when someone would be available, how convenient. This company is very shady!

Consumer's Desired Resolution:

I understand I took out a loan and that there is interest and a fee and I am responsible for that. I am NOT responsible for the two additional charges! I want the withdrawals from my account stopped and the added fees of 185.52 refunded.

Tribal Lending Enterprise

Case #: 9392365

**Consumer
Info:**

routh, rheanna
[REDACTED]
burlingame, KS 66413
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 1/24/2013 9:16:51 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

My loan was for \$292.00, even in the contract it states that's how much was lent and how much I owed. They would have taken \$370 out of my account but due to the holiday I didn't get paid til the following day, notified them of this and they took money out anyway leaving me a -\$15 balance in my bank. The balance they have that I still owe is still \$292.00. They told me they are taking payments out because I didn't notify them 3 business days prior not to. Even though there was a holiday and I'm legally allowed another day and the loan balance is paid. And if I want them to stop I need to pay \$292.00 all up front. I am taking legal action now. DO NOT DO BUSINESS WITH GENTLE BREEZE-TRIBAL LENDING ENTERPRISE loan company.

Consumer's Desired Resolution:

I want the payments to stop and to be refunded the extra money that exceeds \$292.00.

Tribal Lending Enterprise

Case #: 9398372

**Consumer
Info:**

Peerman, Kenyatta
[REDACTED]
Indianapolis , IN 46260
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 1/28/2013 5:36:49 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have made repeated calls to this company regarding the multiple messages they have left me and various family members and friends. When I informed them of Fair Debt Collection Act they hung up. I called back repeatedly and got the voice mail each time. They refused to give me address or even send me anything in writing regarding the amount of this "debt". They use strong arm tactics by stating that they will serve you on your job or at your home but they request your information. I would appreciate it if they provided the information for the company so that I can get to the bottom of this "debt".

Consumer's Desired Resolution:

Explanation of the debt

Tribal Lending Enterprise

Case #: 9436338

Consumer Info: SPENCER, CLARENCE
[REDACTED]
PHILADELPHIA, PA 19133
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 2/23/2013 11:33:05 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I filled out for a Payday loan for \$300.00 I would have this loan paid in 5 payments of 139.00/per pay via automatic withdrawl. Its been 8 pays and over \$1,000.00 later and none of this money was applied towards my loan. Upon asking the represenative, her only responce was i need to look at the rates policy which doesn't explain anything.

Consumer's Desired Resolution:

I want this loan settled. I PAID THIS LOAN almost 4xs

Tribal Lending Enterprise

Case #: 9444897

**Consumer
Info:**

warren, Joyce
[REDACTED]
portland, OR 97229
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 3/1/2013 10:27:58 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday loan for 300.00 i was told i would make 3 payments and a 1 time 150.00 fee but they keep taking money out of my account soo far 557.74 i called and they stated i will have to keep paying 139.14 untill i settle the loan they stated i had to call to stop it but when i took the loan thats not what they told me .. and now they say there going to keep taking mony untill i give them an additional 450.00 \$

Consumer's Desired Resolution:

I would like them to stop taking money out of my account and call the debt settled and refund the additional 107.74

Tribal Lending Enterprise

Case #: 9452271

**Consumer
Info:**

Rivera, Connie
[REDACTED]
Lyons, ID 60534
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 3/6/2013 2:51:34 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

This company requires that their payments be made through their website but on the the different occasions that I attempted to make the payments my payment was not accepted. I called their customer service line and requested to close my account they then charged me the full interest including the amount of the loan even though i was paying it in advance. They refused to give me a mailing address. They refused to give me a confirmation number for the over the phone payment that was made.

Consumer's Desired Resolution:

No settlement requested

Tribal Lending Enterprise

Case #: 9476213

**Consumer
Info:**

Magana, Maribel
[REDACTED]
Vancouver, WA 98682
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 3/23/2013 4:06:01 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I got signed up with "Gentle Breeze Online" or also known as "Tribal Lending Enterprise" when I filled out an application for payday loans with Money Mutual, I did not realize they were going to sell my information to GENTLE BREEZE ONLINE. I thought they were just going to show me what I qualified for through different companies and show me quotes. Gentle Breeze Online's quotes and rate were WAY TOO HIGH so I decided not to take a loan out. I told the agent assigned to me that their rates were too high and she said she would take care of closing my account. Almost everyday since January I have received calls, texts, emails from Gentle Breeze telling me I am pre-approved for a loan. They call me several times while I'm at work and leave countless messages. Though I have sent countless emails, countless "STOP" texts and have spoken with several agents, they continue to contact me. I just want it all to STOP. I do not want anything to do with them and I will definitely think twice before getting online quotes with anyone in the future. I think they are conducting themselves unprofessionally and they are disrespecting my wants as a "customer".

Consumer's Desired Resolution:

I just want them to stop contacting me, remove me from their system. They call me several times a day while I'm at work and leave me lots of messages. I can't deal with it on my own anymore. Regardless of if I tell them I'm going to file a complaint, they still call me, text me and email me.

Complaint Messages

04/09/2013 - Owner/ Manager

Respond to Complaint

First of all, we apologize for the inconvenience you had. We checked our record and did see you cancelled the loan request. Still checking in the system for request to put your data to do not call list but

we already made sure that all the phone numbers you had put on to do not call list.

Once again, we apologize for trouble you had and we will make sure this system error is fixed immediately

Thank You

04/15/2013 - Miss Maribel Magana

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 9476213, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Maribel Magana

Tribal Lending Enterprise

Case #: 9511201

**Consumer
Info:**

Derby, Michael

Palmdale, CA 93552

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 4/19/2013 2:02:58 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

On April 19th, 2013 I replied to an ad regarding a personal loan with the aforementioned company. I had applied in the past and my information was still active with their company. I wanted to find out, if necessary what I qualified for. I was asked a series of questions. In addition to that, the representative wanted access to information regarding direct deposits. I offered to send a detailed banking history because I did not feel safe having an unknown third party access my information through the phone. There is another signer on the account - my wife and I advised that I would contact them to inquire if she was comfortable with another person accessing our account. I ended the call with the representative and contacted my wife and she declined having someone else access our account. I called the company back and despite my instructions, the representative called my banking institution pretending to be me and accessed my account while I was speaking with my wife. The rep did not apologize and she refused me a supervisor.

Consumer's Desired Resolution:

The company is to delete all my personal information immediately and make no further contact with me. This includes my social security number, bank account, employment addresses and phone numbers and any information as a potential client. Also, a written apology is to be made and declaration that they will not sell my information to anyone or solicit me in the future.

Complaint Messages

04/22/2013 - Owner/ Manager

Respond to Complaint

Dear Customer

Per your request, your personal information has been deleted from our data base. As a direct lender, any customer's information does not go or sell to any 3rd party company. Your phone number and email account is blocked from our system for any kind of

future marketing attempt.

Thank You

Tribal Lending Enterprise

Case #: 9565555

**Consumer
Info:**

Woodard, Jamie
[REDACTED]
Sikeston, MO 63801
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 6/1/2013 6:55:08 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I applied for a loan with this company online and it was approved almost instantly for \$300. They very quickly ran through the "fine print" details. After two weeks with no mail or email from the company they held out \$140 from my checking account. Two weeks later a slightly different amount. After 4 withdrawals I realized how much money they had taken out and called in reference. They then inform me that I have been paying service charges biweekly and have not paid toward the loan at all. Why would they hold out this much money and none be applied to the loan balance? Every time i speak with them on the phone they either put me on hold and never pick back up or gradually defer me and hang up. So now i have paid back double the amount of the loan, yet havent touched the principle.

Consumer's Desired Resolution:

I would like the principle cleared, as I have clearly paid back double the amount of the loan and they never sent me any sort of mailing or email stating their "service charges"

gental breeze

Case #: 9574525

Consumer Info: Cooper, Althea
[REDACTED]
Redding, CA 96003
[REDACTED]

Business Info: gental breeze
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

www.gentlebreezeonline.com

Date Filed: 6/7/2013 4:10:58 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I went on line to inquire about a loan and was re-directed via the internet to this company. when I was given the loan and interest amount I said I was not interested. This company has called me every day since 6/4/13. Today they have called 8 times and will not stop calling, every time they call there is a different operator.

Consumer's Desired Resolution:

No more phone calls from this company.

Tribal Lending Enterprise

Case #: 9583266

**Consumer
Info:**

Hillsdale, Mary
[REDACTED]
Brooklyn Park, MN 55443
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
8886454171

Date Filed: 6/14/2013 12:00:25 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have gotten a loan from this Company \$500 in April and the guy that i talk to on the phone said..they would give me the \$500 and i had to make a PAYMENT OF \$256.90 - 2 times then i will be done paying it because a little bit of interest...it was 2 TIMES...Now we are in June and they still have been taking different amounts out of my checking account and i have paid them over \$1100.00 up to this day because i get paid twice a month....when i call them to find out why they were still taking money out of my account they told me i had to buy out of the loan which I was never told this in the beginning and have the contract was in a different language which I could not understand. I had to finally issue a stop payment on this company through my bank, I am loosing my house because of them. This company is dishonest, I have used other companies in the past and pay a total of \$50.00 up front and the rest of the money goes towards paying down the loan...that is why i am filing a complaint against them... They need to be stopped.

Consumer's Desired Resolution:

Since I have already paid the \$256.90 x's 3 which equals a total of \$770.00, I am requesting my account be closed plus the pay me back the difference of the extra payments. I would like a check for \$417.43 back. After they pay me back I would have still paid the \$500 of the Loan, plus \$270.00 in interest. Thanks

Tribal Lending Enterprise

Case #: 9622799

Consumer Info: Picou, Michelle
[REDACTED]
jamaica, NY 11434

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905

[REDACTED]
m

<https://www.lendredirect.com/GentleBreezeOnline/Pages/ContactUs.aspx>

Date Filed: 7/15/2013 12:33:48 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

To whom it may concern:my name is Michelle Picou and I believe gentlebreeze way of business or website is not explanatory. For which you could not understand how to pay them unless u call then and. When you call I fill it's still not clear into how to pay them back. Futhermore I feel like I've been ripped off I only took out a loan for 400.00 bring the loan to 546.00 OK I knew I had to pay that back. Each pay period the loan has been being paid but that was just the financial charge OK so instead of being hit with this charge every pay period I scheduled for 146.00 june 27 taking out, they said I was late in the being they talk like I would be paying down this loan every pay period instead only the financial charge was being paid. I feel like they ripped me off cause, in totally I paid this institute almost 1000 when I only took out 400.00 please look into them thereally website and personnel doesn't meet the needs of the consumers they just ripped them off I want my money back and the loan is still not paid Thank you,Michelle picouRecently 292.00 was taking put my account no where on my account with them did I authorize them to take out 292.00 From

Consumer's Desired Resolution:

The 580.00 the overpayment that had been taken out my accout

Tribal Lending Enterprise

Case #: 9620814

**Consumer
Info:**

Leon, Jose

Yuma, AZ 85364

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/12/2013 9:38:02 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

On July 12th 2013, I attempted to file for a loan from GentleBreezeOnline.com, a Tribal Lending Enterprise website. I asked a few general questions and was responded in a very rude and direct way regarding my concerns. I let the individual know how I felt about her attitude and was transferred over to someone else who was a bit more helpful, but could still feel the rudeness in the tone of her voice as well. Needless to say I did not go through with the loan, which I am very thankful for after I reviewed the company further on rip off report.com I am now concerned for my privacy and the misuse of my personal information including my social security, email, phone numbers, bank information ect and request that any and all of my personal information be immediately and completely deleted from any and all of there servers in any way shape or form. Electronic form, paper form or otherwise.

Consumer's Desired Resolution:

Request that any and all of my personal information be immediately and completely deleted from any and all of there servers in any way shape or form. Electronic form, paper form and/or otherwise.

Tribal Lending Enterprise

Case #: 9622299

**Consumer
Info:**

Jones, Deidra

[REDACTED]
Raleigh, NC 27616
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/15/2013 10:04:56 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

September of 2012, I have borrowed money \$300.00 from this company. They have taken over \$1,000 out of my checking account. I was under the impression that after they have taken their fee out 4 times, the bill will be paid. Now I am in July and they are still taking over \$94.00 out of my checking account. I have paid them over 3 times and I want them to stop taking money out of my account. I have called them numerous times and no one will help me. I would like help to clear this matter up. If they can't refund me the money that they took out that is fine, but I want them to stop taking money out of my checking account. I am completely outraged and disgusted with how this company is handling their business and working with me. Please help.

Consumer's Desired Resolution:

\$1,500.00

Tribal Lending Enterprise

Case #: 9623107

Consumer Info: Lugo, Jerry
[REDACTED]
Everett, MA 02149
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/15/2013 3:35:11 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I am sending this on regards to my loan account. Apparently there was a miss communication during the loan process which needs to be taken care of ASAP. I have now spoken to two customer representatives and they have not helped me in the least one bit about this problem I'm having. There was an agreement over the phone of me paying back \$136. The representatives over the phone said that on June 21st they will take out the \$36 charge and then the \$100 on July 5th and then that would be it. Instead they have been taken out the \$36 over and over again every time I get paid. Apparently, the representatives have failed to explain to me the full aspect the contract/agreement fully and properly. I called to tell them about this problem and the two representatives told me something completely different than from what I was told during the loan process. This is not right at all, this was not part of the agreement I was told over the phone. Now they are telling me that I had to respond to an email 3 days beforehand and that's why this is happening? Not ONCE did they tell me that from the beginning. I have been fooled by this company unfairly and they have done an injustice. These guys are scamming me of more money and that is not right. There is indeed proof of this verbal process since every call is recorded and they know that. That's why these representatives are not trying to resolve my problem and that is why every time I ask for a manager, they always say " The manager is not available." I have gone as far as changing my account number because of this and I NEVER do that so this is why it is such a big deal to me. Times are tough sometimes and this is why I went to them thinking I would be saved, but instead they dug my hole for me..even deeper. I hope the BBB of San Diego can help me out on this. I would really appreciate it.

Consumer's Desired Resolution:

Since the total that I had to owe was \$136 ORIGINALLY, and they have unlawfully already taken out 2 \$36 payments then I should only have to owe back \$64. $\$136 - 36 - 36 = 64$. I will settle for that and nothing else since that is fair for both parties.

Tribal Lending Enterprise

Case #: 9629713

**Consumer
Info:**

Williams, Charleane
[REDACTED]
Vallejo, CA 94589
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/19/2013 1:29:23 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

This company has charged an excessive finance fee for a loan I took out for \$300 approximately 8 months ago. The amount of the interest is \$139.14, which they have charged every 2 weeks for a total of \$2,226.24. My recent understanding is that the interest rate for a pay day loan in California is not to exceed 15% for every 2 weeks, which would amount to \$45 and not \$139.14.

Consumer's Desired Resolution:

The ideal outcome would be for this loan to be considered 'paid off' as well as a refund for the amount exceeded for the interest fee. Total amount paid by me to the company to date is \$2,226.24. This amount less the interest charged in excess (\$1,506.24 altogether) and less the amount of the loan (\$300) = \$1,206.24.

Tribal Lending Enterprise

Case #: 9697308

**Consumer
Info:**

Monroe, Adrienne
[REDACTED]
Windsor Mill, MD 21244
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/4/2013 8:17:25 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I recieved a pay day loan through a 3rd party which was cash USA. I was apporved by a lender unknown on 08/21/2013. I received an email from Gentle Breeze which propted me to call them because the interest fees were so high for the pay day loan amount of 300.00 the interest was 137.66. I spoke to a representative the same day and advised the rep. that I do not wish to take out the loan I was advised that it was to late the loan has already been processed and this was within an hour of being approved. I advised the rep. that I was just approved and the monies have not hit my bank account she then stated that they were unable to stop the loan. Since then the monies have been sitting in my bank account I spoke to a representative on 08/27/2013 because the fine print in which i have cut and pasted below clearly states: Dear ADRIENNE MONROE, DO NOT FORGET YOUR DUE DATE!! You are schedule to Pay Off on 8/30/2013. But to confirm the pay off we need to hear from you minimum 3 business days prior to the due dateother wise we will only debit the financial charge of \$137.66. In addtion your loan will be rolled over automatically until you request the pay off. Your total balance is \$437.66,(\$300.00 principle plus \$137.66 (\$2.66 Interest + \$135.00 Service Fee)) If you want to request Pay Off, Please either login to your account or contact us at least three business days before your due date. Additional amounts could be additional interest on the loan, a deferred interest payment, an NSF fee, or late charges from a previous debit. To request an Pay Off, login to your account at least three business day prior to your due date. Once logged in, click "Extend Loan" with full Pay Off Amount entered. Thank you for choosing GentleBreezeOnline.com! ** PLEASE DO NOT REPLY TO THIS MESSAGE ** I have attempted to contact them and was told their was a glitch in there sytem the monies wouldbe taken from my bank account by 09/05/2013 in which is tomorrow I have also followed the instructions stated to go online and extend the loan with the full payoff amount and received the message that I can only extend the interest amount of 137.66. I decided to do a little research on the company and was told they have ripped off several people by taking money from their bank account over and over again cliaming the person never paid off the loan or contacted them. I do not wish for this to be the case for me. As of today the monies are stillin my account and they have not billed me and are still providing excuses that there system is down. PLEASE HELP!

Consumer's Desired Resolution:

I would like for them to take the money that was put in my bank account 300.00 and i will even pay the interest they charged 137.66 and I would like to never be contacted again along with my information deleted from their system. It is very unfortunate that businesses

as such are still operating. I do not wish to be another victim of there fraudulent charges I just want them to take the money and the interest from my account and for the loan to be closed..

Tribal Lending Enterprise

Case #: 9736369

**Consumer
Info:**

PICCONE, ELIZABETH

El Paso, TX 79938

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/24/2013 1:01:23 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

We requested a \$200 loan from this company on 8/27. The loan amount plus the finance charge was to be debited from our bank account and returned to this company on 9/13/13. On 9/13/13 only the finance charge of \$73.35 was deducted from our bank account. My husband received an email from them stating they have approved the loan extension request, however we DID NOT request this. The email states they will debit our account on 8/27 along with ANOTHER finance charge. My husband tried to reach out to them via email and by phone (I did the same) - we have left messages to tell them to take out the \$200. We have not been able to reach them. They are not responding to our emails nor are they answering their phones or returning our calls. We did research online and saw other consumers with similar complaints regarding unauthorized loan extensions and even harassment. FYI We have attempted to reach out to them on at least 5-6 different days and several times through out that particular day. The next page on this complaint form does not allow me to enter all the dates.

Consumer's Desired Resolution:

We simply want to reach out to them to notify them that we will mail a money order with the \$200 so that we can be done with this transaction and this company. We have placed a stop payment through our bank so they cannot touch our account further.

Tribal Lending Enterprise

Case #: 9776213

**Consumer
Info:**

Reagan, Jennifer
[REDACTED]
Bradenton, FL 34207
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/23/2013 8:53:16 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I completed an online pay day loan with this company back in June of 2013. I have paid over 1500 dollars to date on this 400 dollar loan with no decrease in my balance. I recently contacted the company in regards to an email I received that they would be debiting my account again but it was late due to there systems being down. I was treated rudely and told that I could not have received an email or any contact to them because there system was down. I stated that I was confused as to what I had been paying them for and she stated it was an extension fee of 144.00 every other week and interest and nothing on the principal. I would never have excepted this loan if I had known the terms were of this nature. I was rudely told that I needed to pay almost 550.00 to be off the loan. I then asked how it was possible for her to know my balance if her systems were down. She ignored the question and said that her system was down and that I could not receive any email from them dated for 10/21/2013. I then stated that I would no longer be paying them because this was outrageous and she then stated that I would have my account sent to collection. I am currently putting an do not pay on my bank account because of this. I feel that I have more then paid my loan in full with this company and would not have done business with them if I knew the terms.

Consumer's Desired Resolution:

I would like to be free of this company and there not be legal action take by them against me for there lack of explanation of charges and that I have been grossly over charged for this loan.

Tribal Lending Enterprise

Case #: 9810687

**Consumer
Info:**

Green, Kimberly
[REDACTED]
Baton Rouge, LA 70809
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/20/2013 11:57:54 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was in a bind...needed a pay day loan....got a loan for \$150...they took out \$59 to \$69 dollars every payday...every time I tried to contact them to set up a pay off...it went to a voice mail...left voicemails no one ever called me back...Well for an entire month they did not withdraw money...then they withdrew on a non-scheduled day...and caused my account to go in overdraft because it was a not scheduled payment...and not on a payday....so I contacted them...spoke with a Selina...she was very rude and didn't show any concern for my situation...I asked for a supervisor and she stated I would have to be placed in a Que for them to call me back... I was furious.....she claimed they called, and emailed me....which was not true...had i received anything from them about the payment I would not have called....It was the worst experience ever....I will never do business with them again. The representative was so rude, and also was laughing in the background...they are suppose to be there to help people when in need...if I lived in the area...i would go down there and give them a piece of my mind....they have horrible rates, and they really take advantage of people. I wish I had the power to get them closed down permanently.

Consumer's Desired Resolution:

I wish they could refund me for that unauthorized payment \$69.00 they took out of my account....it sent my account in overdraft...and I ended up paying more to get my account current. But if they just were simply held accountable for their actions, or penalized for the way they conduct business..that would be even better than money. I would love to see them closed down for good. I have read different reviews and other complaints about this place....I'm sure they are not doing things by the books there....If they went under investigation I'm sure something illegal would be found.

Complaint Messages

12/09/2013 - Owner/ Manager

Respond to Complaint

TO Ms Kimberly Green.

First of all, we apologize about last phone call. We will make sure and investigate what happen with your phone call.

So far, you had 4 loans from Gentle Breeze Online since April 2nd 2013. As stated on the contract, each

due date, you've been requested necessary payment or full pay off on your

account(By online request or Phone request). At this time, you last loan had been paid off and your account is closed. We do have your phone authorization for Pay Off in Full

amount on 11/20/2013 to deducted the fund on 11/22/2013.

You've been valuable customer for us ever since your 1st loan and we want to resolve any misunderstanding you might have.

Please feel free to contact us and speak to Michelle about your account if you have any further question

Thank You

12/10/2013 - Ms. Kimberly Green

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 9810687, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

I thank you for your response....however its still not resolving anything. I will never do business with you all again. I find your business to be very unprofessional. I noticed that you failed to mention that for an entire month almost you did not withdraw my payment...then withdrew it on a non-scheduled day which was not a payday...and caused my checking account to go in overdraft so I was stuck with overdraft fees because you all decided when you were going to take the money out instead of going by scheduled by paydays....Selina stated you contacted me to advise me of the transaction....not true at all...I had no missed calls or text voicemails....about that transaction and was not aware. Please provide me a number to reach Monica direct...I refuse to go back through an automated system and have to deal or hassle with another rude representative.

Regards,

Kimberly Green

Tribal Lending Enterprise

Case #: 9810539

**Consumer
Info:**

Lewis, Lakesha
[REDACTED]
Mc Gehee, AR 71654
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/20/2013 10:27:11 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company got a man calling my job millions of time cursing my co-workers, director and other people out constantly. You hang up he calls right back hollowing and cursing this is a Daycare facility that is know way of handling business.

Consumer's Desired Resolution:

For them to stop calling my job because someone must have gotten my bank info because I never did a payday with them if so why they didn't get it our my account

Complaint Messages

12/09/2013 - Owner/ Manager

Respond to Complaint

Gentle Breeze online advise you to check one more time who is making these phone calls to you.

At this time, we are not working with residence from state of Arkanasa.

Due to issue with our banking system, we are not currently funding nor debiting customers from Arkansas.

We have not contacted customer since August. Customer did apply to us in August.

Our company abide by all the applicable federal regulations and we do not make contact to customer's employment.

Once again we are sorry to hear that you are receiving these phone calls but that is not us.

If you have any question please contact us at 888-645-4171

Thank You

04/29/2014 - Mrs. Lakesha Rochelle Lewis

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 9810539, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

My ID# is 9810539 I'm requesting that my complaint be reopen to continue process with company I filed complaint on. I never received paperwork to fill out & the harassing calls to my job has started back..

Regards,

Lakesha Lewis

Tribal Lending Enterprise

Case #: 9905078

**Consumer
Info:**

Coakley, Melissa
[REDACTED]
New York, NY 10002
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/29/2014 2:00:35 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

There are a number of complaints I could choose, so I just chose one. First, I was applying for a loan with a company I worked with before. Once I filled out the preliminary information, my phone started ringing off the hook. It rang at least 7 times, I picked it up and the person told me that I just applied for a loan with them and they were calling to be of assistance. Then they ask me if I still have access to a computer. I had just shut down my computer and I said no. They told me they could do everything over the phone. Hours later, I saw that they were NOT the company I was working with and had lied to me on the phone. So that was problem #1 and I will never do this over the phone again, despite previous positive experiences. I receive the loan and about 3 hours later, I receive an email indicating that my loan plus a fee of \$90.78 would be due in less than 3 business days. Or I could just pay \$90.78. Either way, I should call them within 3 business days. I receive that email at about 10:00pm on what would be the 3rd business day, the same day I receive the loan. Absolutely nowhere on their site does it saying anything about a 3 business day loan. I immediately call the company. I send them numerous emails. Suddenly, they are completely unreachable. The due date should be Feb 15, 2014, not Jan 31. On Feb 15, 2014, I would pay the loan in full, which I suppose is part of the problem.

Consumer's Desired Resolution:

The due date should be Feb 15, 2014, not Jan 31. On Feb 15, 2014, I would pay the loan in full, which I suppose is part of the problem.

Tribal Lending Enterprise

Case #: 9976768

**Consumer
Info:**

haberkorn barreras, jetaime
[REDACTED]
Tampa, FL 33634
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/20/2014 11:45:44 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company gained acces to my accounts and has been debiting them on every paycycle. At the time that this occured I also recieved my income taxes and had not noticed the fluctations. Thave debited 472.56 with a pending withdrawal for 118.14 for my next paycycle. I have 4 seperate charges for 118.14. When I contacted them with the information I recieved from my bank I could not reach anyone. I have had to close my bank account and file fraud claims. I also tried to research this company and could only find complaints and scam alerts about payday advances and loans and a Notice from the state of Washington involving illegal lending practices and that this company is unlicensed and committing fraud. I have included that link. <http://www.dfi.wa.gov/consumers/alerts/gentle-breeze-online.htm> . I have also filed a complaint with the Florida department of financial regulation for fraud and unlicensed lending practices. Florida complaint #51761

Consumer's Desired Resolution:

stop debiting me and refund my money

Tribal Lending Enterprise

Case #: 9996066

**Consumer
Info:**

olson, barbara
[REDACTED]
Saint Cloud, MN 56304
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/3/2014 12:14:56 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

the website says one thing and they try to say the contract says something else and they refused to explain why the loans have not been paid off yet. they also refused to stop payment, refused to let me speak to a supervisor, and would not let me explain anything. they kept cutting me off everytime I tried to say something. i finally got them to stop the payment, but still would not explain how it is not paid off yet. I want to see them get something for this and I refuse to do anymore business with this company

Consumer's Desired Resolution:

i want a billing adjustment and i want all the payments i made to be towards the loans so they are paid off. there is no reason i should pay on even 2 of them this long and its not paid off when i didn't borrow that much.

Tribal Lending Enterprise

Case #: 10001364

Consumer Info: Nichols, Jonathan
[REDACTED]
Detroit, MI 48224
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/7/2014 8:09:05 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I was directed through checkngo to this website of a payday loan company called "Gentle Breeze" after four hours of an inept operator and man get and three conference calls to my bank they said I was approved and would receive my funds by 7pm at the latest on Monday, it was a Friday when I called. Low and behold 7pm Monday comes and there's no money, called an my bank said that this kind of company is not allowed to even put money in my account(prepaid payroll card CitiBank) even though Gentle Breeze washed me this was a card they worked with. So now we have to conference call my bank to make sure I didn't get the money, more wasted hours on the phone....No money...ignorance. Then they said we were closing for the day so they can't help us.

Consumer's Desired Resolution:

People need to know this company is a scam!!!

Complaint Messages

04/10/2014 - Jonathan Nichols

Respond to Complaint

As an FYI because this is in my estimation a fraudulent company looking to rip off consumers.

Tribal Lending Enterprise

Case #: 10011640

Consumer Info: HUCKINS, CHRISTINE
[REDACTED]
Bothell, WA 98011
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/15/2014 12:09:00 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

The company refuses to work with me in resolving an issue with a loan that was paid in full. They insist is wasn't and have been pulling out \$200 a month from my bank account. I've asked them to stop and they refuse until I have paid off the loan. Every time I tell them they have they refuse to listen and go on about this finance charge. They informed me they will put me into collections if I put a stop on the debits and have done absolutely nothing to even look into why these charges keep getting deducted from my account. I have now paid over \$600 for a \$200 loan and they want additional money on top of these finance charges to resolve this. Numerous emails have gone unanswered and every attempts at phones calls have all ended up with, pay more, more finance charges until you do. They will not even think of refunding ANY of the finance charges if there were a resolution. I am at a loss

Consumer's Desired Resolution:

Original loan marked settled/paid and \$200 of the \$400 in finance charges refunded

Tribal Lending Enterprise

Case #: 10029293

Consumer Info: snyder, nanci
[REDACTED]
Flat Rock, MI 48134
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/28/2014 11:55:40 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

i had borrowed \$400 .. but they keep taking out \$155. for the last 4 months and i tried to get them to stop and they wont.

Consumer's Desired Resolution:

stop taking money out and reinburse what is due

Tribal Lending Enterprise

Case #: 10051897

**Consumer
Info:**

Hillsdale, Mary

Minneapolis, MN 55403

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/15/2014 9:55:37 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On 4/1/2013 I took out a loan with Gentle Breeze, per MN Guidelines this is what Pay Day Loans can Charge: Loan Terms Maximum Loan Amount: \$350 Loan Term: Max: 30 days Maximum Finance Rate and Fees: \$5.50: \$0-\$50; 10%+\$5: \$51-\$100; 7% (min. \$10) + \$5: \$101-\$250; 6% (min. \$17.50) + \$5: \$251-\$350 (After default: 2.75% per month) Finance Charge for 14-day \$100 loan: \$15 APR for 14-day \$100 loan: 390% * Please note loan term is 30 days after 3 months, they kept taking about \$500/month out of my bank and when questioning them, they said they have every right and did not care what the state says, so I stopped paying there charges after paying them.... \$1,188.13 for a \$500 loan.

Consumer's Desired Resolution:

I am asking that they refund me \$300 and they still would make \$388.13 for the loan of \$500. Also, they decided to go to Allied Credit to try and obtain another \$450 from me. I am expecting that they call Allied and close out this account, make sure it does not go on my credit report and refund a portion of the money back. If they do not reply to BBB, I take that as this matter is closed and I will not hear from them. They never tried to contact me, never sent anything via mail regarding this matter and instead just went to Allied to try and collect more money.

Tribal Lending Enterprise

Case #: 10059291

**Consumer
Info:**

Nickelson, Devyn
[REDACTED]
Casselberry, FL 32707
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/20/2014 7:37:23 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

In the month of April I applied for a loan, in the a out of 150\$ the gentleman I spoke to at the time said that the repayment amount would be 217\$ I agreed. He said he would send all required documents and the total amount would be deducted from my account in installments. However, at thus time an amount of 347\$ has been deducted. I have attempted to call, and email several times. When I follow the prompts to speak with someone because I am a returning customer the phone rings for over 30 minutes. There is no Option to leave a message. I have even attempted to contact them through there site serveral times to even be able to access my account because the password I selected does not work. I have requested a new password nothing. Finally I called and selected the prompt for new customer and lowland behold someone answered. However, because I am not a new customer she informed me that she could not help me. I attempted again and was transferred to someone who said the amount I have been charged are simply service fees... And to repay the loan I will be charged an additional 217\$ that would almost a total of 600\$ for only 150\$. Thus is truly unethical.

Consumer's Desired Resolution:

I would like a refund of the excess amount over the original 217\$ requested as payback.

Tribal Lending Enterprise

Case #: 10197177

**Consumer
Info:**

Stinson, Evan

[REDACTED]
Coeburn, VA 24230
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/27/2014 6:24:08 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I cashed the number several times but got no answer. I have also emailed them directly several times. I need to speak with them about my loan but I continually get ignored.

Consumer's Desired Resolution:

Complaint Messages

09/15/2014 - Handler

Respond to Complaint

As customer stated, we spoke to customer on 8/27/2014 3:42pm PST. Customer told us that his employment changed and pay cycle also changed. We requested any type of document indicating this change especially about pay cycle.

We suggested that he can send either Email or Fax. We didn't receive any proof of changes. On 9/10/2014 5:02pm PST, customer called us for same reason and we explained that we've been waiting for the proof of changes. We asked if he can send us copy of pay stub which should show new employment and pay cycle.

So far as of 9/15/2014, we have not received any documents from customer.

Tribal Lending Enterprise

Case #: 10203126

**Consumer
Info:**

green, leigh
[REDACTED]
New Castle, DE 19720
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/2/2014 12:45:19 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I took this loan and was told the payment would have been 20-40 ever two weeks, however i have not been able to log in to update my account infomation, I have called them, emailed them and leaving voice mails. They also have hung up on me, they have also keep me on hold for about 4 hours to speak to someone. Today I talked to a assoicate there,she was rude talked down to me and treated me like i was a idiot, I told them that i was not able to log in to my account, and she was rude and called me stupid, then I asked if my loan was paid off do to the 140.00 payments have have been coming out of my account since July! She then stated no what do you ready anything, I explained that i have been trying to reach out to them to get everything taking care of and they have not been calling me back or emailing me back. To this day Im still not able to log in and they are still taking money out of my account that has repaid the loan in full with the final payment of 139 that was removed from my checking account on 8/29/2014

Consumer's Desired Resolution:

I want them to stop pulling fund out of my checking account at once, and I want all fund to be placed back in to my checking account due to unable to fix any thing with this account

Tribal Lending Enterprise

Case #: 10262101

**Consumer
Info:**

Kiernan, Sean
[REDACTED]
Lovington, NM 88260
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/12/2014 1:53:43 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan with this company roughly in or around 09/23/14 for \$100.00 I was approved for the loan and was told that my total payback would be \$146.00. On 9/29/14 they took 45.69 from my bank account.. I set up payments to come out every two weeks starting on 9/29/14. On 10/10/14 they took 46.08 out of my bank overdrafting my account. I had to put money in my account before it processed and I would be charged a fee.. I told these folks every TWO weeks.. they went into my account before the payment was due. Two weeks from 9/29/14 would be 10/13/14. They took money on 10/10/14.. I see another charge today on 10/11/14 for 46.08 I am not sure if this is another charge or they same charge from 10/10. I spoke with a rep around 10/9/14 was told my balance is 146.00. I have already paid back 91.77 since 9/29/14... Im very disappointed they cannot keep their facts straight. I've tried twice in the last 48 hours and kept getting a voicemail, they will not return my calls.

Consumer's Desired Resolution:

I WILL NOT do business with these people after my loan is paid off.. They are not honest people..

Complaint Messages

10/29/2014 - Owner/ Manager

Respond to Complaint

Per conversation with customer, account is in the process of settlement. If transaction on 10/28/2014 clears(as discussed), customer's account will be paid off and closed.

Thank You

10/31/2014 - Mr. Sean P Kiernan

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10262101, and find

that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Sean Kiernan

Tribal Lending Enterprise

Case #: 10274734

**Consumer
Info:**

Green, Jason

Puyallup, WA 98374

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/21/2014 4:47:17 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On October 6th I called 888-645-4171, Gentle Breeze Payday Loan, and sat on hold for 8 minutes before their system put my call into voicemail. I left a detailed voicemail explaining I wanted the full payday loan balance deducted on Friday the 10th. I tried calling again on the 8th and received voicemail again. On the 10th I saw on my bank account that only the interest was deducted so I called again and left another message. I followed up with an email explaining the issue. I phoned again on the 11th and 13th and followed up with another email. Each time just getting voicemail. On Oct. 21 the business called me to tell me I would be charged another \$72 (interest only) on Friday the 24th. When I asked why, they have made the mistake "Joyce" said it was not her responsibility to call me, I should just keep calling. When I explained all calls go to voicemail she stated they are busy and have a voicemail but leaving a voicemail authorization is not sufficient. Neither is email. So this business gives loans that they only allow you to payback by calling them, but then don't answer their phone to schedule the payoff. I believe they intentionally do this to extort more money out of people.

Consumer's Desired Resolution:

Refund the additional interest charge and change your business practice to allow people to actually contact you.

Tribal Lending Enterprise

Case #: 10274739

**Consumer
Info:**

Quinn, Nekita
[REDACTED]
Leesville, LA 71446
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/21/2014 4:53:22 PM

Nature of the Complaint: Sales Issues

Consumer's Original Complaint:

I borrowed \$100 from Gentle Breeze loan company over 2 months ago and they are still taking money out my acct for the loan. The call back number rings & rings if your a customer but if your a new customer someone will answer. I Have NOT I been able to log in to manage my acct even if I send a request to change my password no email will be sent out for me to do so.

Consumer's Desired Resolution:

My desired outcome for this complaint is to call it even! The company prayed on my time of need, they have been paid over the amount agreed upon. I don't want my money back! I just want to be done the this company!

Tribal Lending Enterprise

Case #: 10288910

**Consumer
Info:**

Miller, Ronald
[REDACTED]
Buffalo Grove, IL 60089
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/30/2014 5:17:59 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a pay day loan from this company. They did not deduct full amount I owed, took an apparent processing fee only. They have now deducted that sum several times and have not deducted true amount owed to close account. I have attempted to call, email and process through their website. My account access will not open. On all of my calls I either get hung up on, or transferred then placed on an extremely long hold and then disconnected. I want to fulfill my requirement, but they will not allow me to do so!

Consumer's Desired Resolution:

I would like for them to return the deductions they have made, and allow me to pay a single time of the full amount of loan made plus service fee.

Tribal Lending Enterprise

Case #: 10335891

**Consumer
Info:**

Swilling, Haley
[REDACTED]
Chicago, IL 60614
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/5/2014 4:56:37 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I got a loan, and they have refused to send me my loan documents, pay schedule or to give me my password for my account. Will not return emails, or phone calls.

Consumer's Desired Resolution:

I would like my loan documents and a password so I can track my account.

Tribal Lending Enterprise

Case #: 10350680

**Consumer
Info:**

Wilson, Charlotte

Las Vegas, NV 89142

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/18/2014 12:29:21 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have a payday loan out with Gentle Breeze. For the last two weeks I have called and emailed them asking for them to reset my password so that I can go online and be able to pay off my account. I have hit the reset my password at least 20 times. I have called and left voice messages. I have heard nothing back. I am approaching my payment and they will only take out the loan fee. I feel like I am trapped and I have no way of saving my finances. I have no idea when I will be out of this agreement and how much money they will be taking. They could take and say I never paid the loan. Please help me.

Consumer's Desired Resolution:

Please let me have access to my account and give me the final total so that I can pay off this account. I tried to pay it off before the last fee. I need to be loan free from them

Gentle Breeze Online

Case #: 10352213

**Consumer
Info:**

Taylor, Deborah
[REDACTED]
Stuart, FL 34996
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

<http://www.GentleBreezeOnline.com>

Date Filed: 12/19/2014 12:48:41 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

In time of need I stupidly applied for and received a loan with this company for \$150 on September 17, 2014 for repayment every two (2) weeks in the amount of \$69.57 beginning on September 25, 2014. I have been trying to contact them via telephone and voicemail since mid-November as I never received any email from them with regard to when the final payment is due. My emails have gone unanswered and telephone calls end up with an automated voicemail or disconnection. I have attempted to sign-on to my account on their website with no success and have requested several times to 'reset my password' and have still had no response. To date I have repaid \$416.53.

Consumer's Desired Resolution:

Truly all I want is to receive a communication from them and an email indicating payment dates and final payment due date. I have notified my bank to discontinue further payments until I hear from them as I feel that having been attempting to make contact with them for six (6) weeks is more than fair and it would seem to me to be only good business relations to contact me.

Tribal Lending Enterprise

Case #: 10362544

**Consumer
Info:**

Kelly, Michelle
[REDACTED]
Bourbonnais, IL 60914
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/30/2014 5:10:15 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I provided all the necessary information for a payday loan with the approval for \$500. The customer service agent called me back to verify the information and conclude the loan agreement, but she kept me on hold for 40 minutes and then returned to the phone telling me they cannot process the loan after the said I was approved.

Consumer's Desired Resolution:

I want them to train the customer service representatives and underwriters correctly. If not, fire them!

Tribal Lending Enterprise

Case #: 10365068

Consumer Info: COCKAYNE, DAVID
[REDACTED]
Sandy, UT 84070
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/2/2015 12:20:14 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I requested a payday loan for \$150.00 on 12/15/14 I believe. Then, that night of 12/15/14 I called back later and spoke with representative Jasmine informing her that I didn't need the loan anymore. So, she said no problem we'll withdraw the request and cancel your \$150 loan. The loan was still processed for \$150.00, without my permission and deposited into my bank account on 12/16/14. So I called my bank and went in to a branch to see if they could just resend the \$150.00, but they couldn't for some reason. Then, on 12/26/14, \$54.12 was automatically withdrawn from my bank account to Gentle Breeze without my permission. Since, I've had time to try to fix the matter, 12/31/14, I've tried about 10 times to call Gentle Breeze, I've left numerous messages and emailed them, stating...I just want to pay back the \$150.00 loan, that Jasmine with Gentle Breeze guaranteed had been canceled. Obviously, I am NOT RESPONSIBLE for any interest or fees, but just the \$150.00, since the loan was never supposed to have been issued. Gentle Breeze, put \$150.00 into my bank account, and have withdrawn \$54.12 so all I want to do is satisfy my \$95.88 debt. I only involved the BBB, since I can't reach or trust the Gentle Breeze Company.

Consumer's Desired Resolution:

That I can satisfy my debt to Gentle Breeze of \$95.88, and that Gentle Breeze Company and Affiliates will never withdraw any additional money ever again from any of my accounts!

Thank you,

David Cockayne

Tribal Lending Enterprise

Case #: 10391258

**Consumer
Info:**

anthony, cecelia

Nash, TX 75569

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/12/2015 12:13:01 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Applied for \$100 loan in October 2014 to pay \$146 back and up until now they continue to take out 46.38. I have paid the loan in full but they keep taking more money out my account. Very hard to speak with a representative there they place u on hold for at least 10 minutes. Horrible customer service.

Consumer's Desired Resolution:

Please refund the money out my account. They have taken way more than the intended 146 for the complete loan.

Gentle Breeze Pay Day Loan

Case #: 10408430

Consumer Info: Anderson, Ashleigh
[REDACTED]
Temecula, CA 92592

[REDACTED] o
m

Business Info: Gentle Breeze Pay Day Loan
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

<https://www.lendredirect.com/GentleBreezeOnline/Pages/ContactUs.aspx>

Date Filed: 1/19/2015 3:15:27 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a payday loan in October. I was told I could choose to make the payment in full or extend it over time. I have attempted to get in contact with the "company" several times over the past few months in an attempt to make a full payment. Calls go unanswered, emails are not replied to. Each month they attempt to charge me with a \$150 extension fee that does not go toward the principle of the loan. They send generic emails notifying me of my extension fee with no mention of my attempts to contact them.

Consumer's Desired Resolution:

I need someone from the company to contact me. I want to pay them and wash my hands of the entire ordeal.

Tribal Lending Enterprise

Case #: 10412756

Consumer Info: Garcia, Jessica
[REDACTED]
Wailuku, HI 96793
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/21/2015 8:38:41 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a payday advance months ago from Gentle Breeze/Tribal Lending/ La Posta Band of Mission Indians (Casino). Since the payday after I took the loan (The day I was supposed to pay it off in full) I have attempted to access my account online to see WHY I had a deduction of \$139.14 instead of it being paid in full. I can not sign in online because I am told my password does not work. I click the password reset button, and it says a link to do so is being emailed to me. I have never received that link, and I have tried numerous times. I have also attempted to reach them by phone. The ONE time I actually got to speak to someone during their "Business Hours" (Which is when I ALWAYS call). The woman would not give me her name. I asked her why I was getting these deductions instead of the loan being paid in full like I agreed to. She said that that is the way they do business. I asked why I was not informed of this policy, and she said that they were not required to inform me of their "Automatic Loan Extension". I asked how that is possible, and she said it is my job to research the law regarding lending, not hers. She hung up on me. I have researched this company since then and have found that it is a sole proprietorship registered with the La Posta Band of Mission Indians who also own the La Posta Casino. When I searched Google Maps for the office, Google street view shows a blank strip of Highway at 8 Crestwood Road in Boulevard, California. I am all the way in Hawaii, I can not get a single soul to answer me when I call, and the website is non functioning. I feel like I have been a victim of fraud. I did a \$300 loan in October of 2014. Since then, on October 10th & 24th, November 7th & 21, December 5th & 19th, and January 2nd and 16th, this company has taken \$139.14 from my bank account. That is \$1,113.12 I have paid for a \$300.00 loan I tried to pay in full months ago. How is this legal?

Consumer's Desired Resolution:

I want the company to recognize that I have paid this loan off many times over and to never take another dime from me again. As far as I am concerned, I have done everything in THEIR company policy to pay it off in full, and have been denied because there is no person to speak with; it is like they do not exist. There is nobody there to take final payment. I want no refund, but I want this loan considered PAID IN FULL.

Tribal Lending Enterprise

Case #: 10418895

**Consumer
Info:**

Gutierrez, Josie

Austin, TX 78748

**Business
Info:**

Tribal Lending Enterprise

8 Crestwood Rd

Boulevard, CA 91905

(888) 645-4171

Date Filed: 1/27/2015 12:05:53 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have had a significant reduction in income. I called and called and have left messages requesting a call back. I have spoken with 2 people who have hung up on me because I refused to give them information that did not pertain to the matter. I wanted to work out payment arrangements and have requested not to have the funds debited from ym acct because I have no money in there.

Consumer's Desired Resolution:

I wish to terminate the contract and never do business with them again. I would like for my \$140 to be refunded and I wish to work out a payment arrangement through their collection department. If they cannot be worked out. I would like their payment address so that I may make payments through the mail (which is what I rather do). I do not wish to speak to this company ever again.

Tribal Lending Enterprise

Case #: 10438137

**Consumer
Info:**

Williams, Alexandra
[REDACTED]
Pflugerville, TX 78660
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/9/2015 3:04:24 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have a payday loan with this company and every time I make payments I never receive any kind of email confirmation regarding my payment. So I emailed this company about 3 weeks ago asking them to contact me regarding my loan. I did not hear anything back from this company, so today I decided to contact them to pay off my loan. First off I had to locate the number online because I had no email or anything sent to me about my loan. When I did call the 888 645-4171 I pressed option 2 because I was an existing customer. I waited for 7 minutes for a voice recording to finally tell me "please leave a message". So I hung up and dialed the number right back! I then selected option 1 because they seem to answer when you actually want to apply for a loan. I spoke to a girl name Janesh, and as soon as I got ready to vent she cut me off and asked for the last 4 of my social. I gave it to her then got told to please hold. I waited for an additional 17 more minutes until I got Lakeesha. She was by far the worst representative I have ever spoken to. Right off she asked for my social, which I was a little concerned about giving out because I was unsure I had the correct place. I didn't want to provide important information with somebody "I thought" worked for gentle breeze. So I politely told the young lady that I did not feel comfortable giving that info out and asked her if she has another way of pulling up my information. She said yes but insisted it would take longer. So again I'm on hold for another 5 minutes or so. When Lakeesha comes back on the line, she did not verify any information with me. I had to ask her to verify my address and date of birthdate. She got upset and basically stated that she didn't know who I was, I gave her the last four of my social. Throughout the beginning of our convo she repeatedly placed me on hold and kept huffing and puffing like she was aggravated. Long story short, she hung up on me and I had to call back to have someone else help me.

Consumer's Desired Resolution:

To be treated like a valued customer. I will never ever get a loan with this company. You have proven big time that you do not value your customers and you don't appreciate my business. A "thank you" of some sort would have been nice. I really hope nobody else gets treated the way I did with this company. You guys need to get better customer service agents because Lakeesha was horrible. She is not representing your company very well.

Tribal Lending Enterprise

Case #: 10449501

**Consumer
Info:**

Taylor, Gavin

Chicago, IL 60624

**Business
Info:**

Tribal Lending Enterprise

8 Crestwood Rd

Boulevard, CA 91905

(888) 645-4171

Date Filed: 2/14/2015 10:33:59 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Gentle Breeze/Tribal Lending gave me a loan of \$300 December 2nd. Online it say my payback amount would only be \$438 but what this company has done was consistently takes money (\$109) from my account every 2 weeks. When i try to login online using the password they gave me with the account it does not work. I've sent emails to the company that they've yet to return. Every time I've tried calling the company regarding my account it goes straight to the voice mail. I've left messages over a week ago and they've have yet to reply or return a call. But overall they've took \$546 from my account. These people are impossible to get in contact with but yet they are taking money that I don't owe them anymore.

Consumer's Desired Resolution:

Anything they've taken beyond their posted online policy for a \$300 loan.

Tribal Lending Enterprise

Case #: 10455860

Consumer Info: Lawrence, Shonda
[REDACTED]
Ridgeland, MS 39157
[REDACTED].com

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

<https://www.lendredirect.com/GentleBreezeOnline/pages/login.aspx>

Date Filed: 2/19/2015 1:12:04 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan with this company in March 2014 for \$300.00. The total amount I was to pay was \$438.84. The monthly amount was \$138.94. Every month the amount deducted from my checking account was more than \$138.94. I have been paying this amount for ten months for a total payment of \$1394.40. At the initialization of the loan, I spoke to a supposed loan representative for the company who told me that I would make six payments of \$138.84. I then received a loan agreement that indicated that the final payment would be in March of 2015. I called and the woman on the other end told me that I could take up until that time to pay if I need to lower the payment or take a shorter time if I wanted to pay the loan off earlier. I called the company in October 2014 to inquire about the balance thinking that I would pay it off. I was told at this time that the balance was still \$300.00 and that the \$139.44 that was taken out of my account each month did not go towards the principle. I was very upset as this was a total contradiction to what I had been told in previous conversations. I called the company again in February and asked that they settle the account. They responded by saying that they understood and that to settle the account I should send by money order three more payments of \$100.00 each to a separate address 1930 Wilshire, Ste. 400, Los Angeles, CA 90057. Another \$300. This is a predatory company. Be forewarned that this is a terrible company.

Consumer's Desired Resolution:

They have gotten enough of my money. I want them to settle the account as paid.

Tribal Lending Enterprise

Case #: 10464969

Consumer Info: Scott, Jan'et
[REDACTED]
Springfield, IL 62712
[REDACTED]

Business Info: Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/25/2015 11:12:45 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$100 loan with this company in December. I read the contract and fully understood that if I did not pay the \$100, the financial fee of \$46.38 would be taken from my account. I called Gentle Breeze on January 9th, told them I would like to set up a day to pay off my loan. They connected me to the financial department, which had me on hold for over 10 minutes. I told them I would like my loan to be paid on January 14th. Instead, they took \$46.38 plus the \$100 totalling 146.38 and took \$46.38 out of my account every two weeks after that. On February 25th, I called Gentle Breeze to ask why I was still being charged the financial fee if I paid off my loan. The agent stated that they had no record of it and will continue to charge my account the financial fee of 46.38. I stated that their employee who took my call didn't record me calling and wanting to pay back my loan was not my problem. She was extremely rude with me and not understanding whatsoever. I refuse to pay an extra \$100 loan that I've already paid off and I refuse to let them keep charging me the financial fee of 46.38 for no reason.

Consumer's Desired Resolution:

I would like to be refunded back all of the times I was charged the financial fee since January 14th which is 4 times and that totals \$185.52. I also would like all of my information erased from their system.

Tribal Lending Enterprise

Case #: 10492269

**Consumer
Info:**

Anderson, Amber

Minneapolis, MN 55445

**Business
Info:**

Tribal Lending Enterprise

8 Crestwood Rd

Boulevard, CA 91905

(888) 645-4171

Date Filed: 2/27/2015 2:47:16 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I borrowed \$300 dollars from this company June 9th, 2014. I knew that the pay back would be high because of the interest rate. Since that date I have paid 1,541.83. Which is far above what I owed. I have contacted them several times to find out what more I owe and I have yet to hear back from them. I am becoming overwhelmingly frustrated because they have well over what I owed. NO one has answered a single request to contact me. I have called and stayed on hold for 45 minutes and emailed several time with no response. I would just like for the nightmare to be over. Please help me.

Consumer's Desired Resolution:

I feel that I have paid well over the desired amount for this debt. I would at least like \$900 dollars back that was debited out of my account.

Tribal Lending Enterprise

Case #: 10592462

**Consumer
Info:**

Bereka, Teshome
[REDACTED]
Minneapolis, MN 55420
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/23/2015 10:44:08 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was charged about \$137 as finance fee for a \$300 payday loan. Received the money on Monday and they withdrew the fee on Thursday. I don't think that was fair. And they told me the loan is due today. I need help, I am in financial crisis and they are making it worse.

Consumer's Desired Resolution:

At least return \$100 of the fee they just withdrawn today. And the due date of the loan repayment at least a week away.

Tribal Lending Enterprise

Case #: 10616524

**Consumer
Info:**

Snyder, Hannah
[REDACTED]
Woodland, AL 36280
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/9/2015 12:54:44 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I recently got a loan from Gentle Breeze. I was told that I could pay the loan back in full but if I couldn't they would just take out the processing fee and my loan would be extended another two weeks, which is my work pay period. The problem I am having is that we have called in many times trying to pay the loan in full only to be put on hold or have no one answer the call at all. When we can't get in contact with anyone at the company it automatically takes \$133.00 every two weeks. I am not trying to get out of paying this loan but we have already paid much over what the original loan was and have tried to pay up the balance in full on at least 5 occasions. Since we can't get in touch with people at the company and they continue to take money out of my checking account I have had to stop using it because I can't afford to keep paying them 133 dollars every two weeks. I have a family to provide for and that cuts deep into my already thin pockets. On top of that my checking account is now in the negative because they continue to try and take money out.

Consumer's Desired Resolution:

I would like for this company to clear the debt that I owe and to possibly pay my checking account back up to where it is in the positive.

Tribal Lending Enterprise

Case #: 10619973

**Consumer
Info:**

Collins, Tiffany

[REDACTED]
New Orleans, LA 70114
[REDACTED]

**Business
Info:**

Tribal Lending Enterprise
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

gentlebreezeonline.com

Date Filed: 5/12/2015 9:02:31 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a payday loan from this company. I notified them more 3 days in advance as they only require 3 days notice by email and I also called. I asked to be set up on a lower payment of \$50 because my hours at work were reduced dramatically and I also notified them that they did not have my authority to deduct any amount in any form from my checking account. I was denied and was told that my only option would be to pay it out. If I could do that, that would have been done. This company is going to deduct from my account without honoring my request.

Consumer's Desired Resolution:

To stop the ACH from my account and to have a \$50 payment due to my reduction in hours at work.

Gentle Breeze Online

Case #: 10623135

Consumer Info: Haddow, Shannon
[REDACTED]
Henderson, NV 89052
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

gentlebreezeonline.com

Date Filed: 5/13/2015 2:59:22 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

i have been trying to get someone on the line or email to answer why I cannot pay additional principal towards my loan or extend my loan. So far I have sent two emails, been on hold 3 separate times for 20 each and been disconnected after 20 minutes.

Consumer's Desired Resolution:

i want to extend and pay additional principal to get this loan paid off.

Complaint Messages

06/11/2015 - Owner/ Manager

Respond to Complaint

We've been trying to reach out to customer also but were unable to get hold of her.

Customer can also send their request by email.

We will continue try to contact the customer.

Thank you

Gentle Breeze Online

Case #: 10630517

**Consumer
Info:**

Tracy, Andrea

Hattiesburg, MS 39402

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/18/2015 8:30:19 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have been trying to contact the company for two full business days now and spent over 3 hours on hold today. I have left multiple messages and sent emails trying to pay off my account and no one will help me. They accrue interest daily so obviously this is a tactic to make more money and I want my account closed as of this past Friday when I started trying to contact them

Consumer's Desired Resolution:

I want to pay the \$300 balance that was due as of Friday May 15th and close my account

Complaint Messages

06/11/2015 - Owner/ Manager

Respond to Complaint

On 5/28, We spoke to customer and made payment arrangement on remaining balance as customer requested.

On 6/2, customer bounced the transaction of 1st payment by closing customer's bank account.

We were unable to reach the customer ever since.

Thank you

Gentle Breeze Online

Case #: 10677268

Consumer Info: Homol, Dennis
[REDACTED]
Saint Petersburg, FL 33713
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/18/2015 8:39:15 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I applied for a \$100 payday loan and received it on 05/01/2015, it was supposed to be withdrawn from my account a week later. Since I was short on the cash at the time I applied for a loan extension and was only deducted the \$45.69 on 05/07/2015. The remaining balance was supposed to be withdrawn on 05/14/2015 but instead on 05/13/15 I received an email saying the extension I filed for on 05/13/15 was approved and the \$45.69 was already being processed to be deducted on 05/14/15, I NEVER APPLIED FOR ANOTHER EXTENSION. I emailed them then and never received a reply. Since then every Wednesday I receive an email saying the extension I applied for was approved and the \$45.69 is set to be deducted this has made me gone negative three times and have been charged a \$35 overdraft fee as a result. I have left numerous voicemails and numerous emails and I have yet to receive one reply. I just want this issue resolved. I am now up to \$319.83 for a \$100 loan that I have paid to these liars and haven't heard from them once.

Consumer's Desired Resolution:

I would like to be repaid all the money they have wrongly deducted and the three overdraft fees they have caused. This would be \$279.14. I don't want to be given the run around by them, I just want my money back that has been stolen from me.

Gentle Breeze Online

Case #: 10696453

**Consumer
Info:**

Powell, Staci
[REDACTED]
Kellyton, AL 35089
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/1/2015 4:14:36 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a payday loan out in August/September of 2014 and have made attempts to contact the company to pay it off however they tell me I have no account with them but continue to withdraw money from my bank account every two weeks. If I call and ask them to look up my account, as soon as they have my SSN they disconnect the call. The associates refuse to allow me to speak with a supervisor because they say I don't have an account so there is no way to figure out the issue.

Consumer's Desired Resolution:

Gentle Breeze Online

Case #: 10710660

Consumer Info: Baizer, Carol
[REDACTED]
Santa Barbara, CA 93111
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/11/2015 1:21:58 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I requested several times that the company take out the full amount owed on a loan. Rather than do this with the correct advance notice being given, I was charged loan extension fees greater than what I owe. I want the debt considered settled and reflected in their statements about my account.

Consumer's Desired Resolution:

My record is cleared and my loan is considered settled.

Gentle Breeze Online

Case #: 10720096

**Consumer
Info:**

martin, Jessica

Nashville, TN 37211

**Business
Info:**

Gentle Breeze Online

8 Crestwood Rd

Boulevard, CA 91905

(888) 645-4171

<http://www.gentlebreezeonline.com>

Date Filed: 7/16/2015 8:05:50 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have called multiple times and requested for this company to withdrawal \$50 additional dollars to pay down my loan. They never take that amount out and it only continues to with drawl the principle. I've tried changing online and they always say I need to call back and do it the next time they hang up on me and do not help to resolve the issue. I can't call and make additional payment nor can I call to pay off amount

Consumer's Desired Resolution:

I need this to be stopped as I have already doesn't \$1900 on a \$200 loan because they are scamming me

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$200 Loan funded 8/11/14 the customer Revoked Authorization 8/5/15

We then just closed out the account and considered it paid off

Gentle Breeze Online

Case #: 10766430

**Consumer
Info:**

Mosley, DWIGHT

Chicago, IL 60620

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/14/2015 3:47:44 AM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

I was approved for a loan on 07aug15. Customer service hours was From M _ F 0700am _ 0500 pm pst. I received emails to my account On 8/10, 8/13 twice. But called on 08/08 to cancel my loan. I been calling and emailing every since to cancel my loan. I have no response yet. N

Consumer's Desired Resolution:

Cancel loan

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$300 loan funded 8/7/15 this account was paid off 1/29/16) and account was closed

Gentle Breeze Online

Case #: 10776294

Consumer Info: Matijow, Sabrina
[REDACTED]
Sterling Heights, MI 48312
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/20/2015 4:11:02 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This company is the worst company I have literally ever seen in my life. Their customer service skills are terrible. You cannot reach them by email, when you email them it says not to respond because they will not receive it. I have had nothing but issues with this company. first off the interest and service fees are so high That i pay every other week on payday and i pay almost \$70 and the amount of my loan NEVER goes down. I called a couple weeks ago to change my dates because I have a new job and new deposit schedule. Every other week is what I was on but my new payday is still every other week but opposite from my previous job which is the job I had when I got the Loan. Its always a 15-30 minute wait on the phone if I even get to speak with someone and it does not hang up on me first or tell me to leave a message in which no one returns. A gentlemen assured me it was correct. I received an e-mail stating that my account would be debited on the 21st, I sent an email, no response. I called the next day another 30 minute wait. a lady ASSURED me it would not be taken out the 21st it would be the 28th and then every other friday since it was just taken out on the 14th. I am also in a divorce and asked if there is anyway they can work with me she gave me a run around for 25 minutes which resulted in nothing and WOULD NOT let me talk to anyone else. I don't see how that is allowed. Then she put me on hold and it hung up on me. I received an email stating that it will be debited the 21st which I will have no money and then get charged a late fee. I made sure this point was stressed that I would have no money that day and my pay date was the 28th. I was assured it was fixed. I have been on hold for over a half hour and still have not received any help. Mind you I am at work. The level of customer service for this company is absolutely ridiculous and I don't know how this business stays open. So now I probably wont even get to speak with someone and they will charge me.

Consumer's Desired Resolution:

I have spent so much time on the phone just waiting to talk to people at this company. THEY ARE IMPOSSIBLE TO REACH and each time when I complain of the wait and how no one gets back to me. no one has ever said "i apologize" this company has zero communication skills and is just down right shady. now I am going to get charged a Late fee for something I had work so hard to get a hold of anyone to resolve and was told it was resolved and it wasn't.. and now I still cant get a hold of anyone. I want a significant decrease in my remaining balance. I have already paid my loan off almost 3 times and it still hasn't lowered it. I am in a divorce not only could they do nothing to help me, but they are so rude and have zero customer service skills. They treat their customers very poorly and its disgusting. I waited for 30 minutes to make sure the dates were changed and they

aren't and now i cant get a hold of anyone. If it bounces I also want the late fee paid to my bank.

Complaint Messages

08/21/2015 - Mrs. Sabrina A Matijow

Respond to Complaint

I already filed a complaint. In addition to FINALLY getting to talk to someone I had to send my new pay stubs over before they would change the dates of my payments which neither of the two people I spoke to said they needed me to send my paycheck stubs. So again, I'm inconvenienced for people not knowing how to do their jobs. When I asked again about being in a hard ship and there was anything they could do. The answer was no. When I asked if there anything they could do for me regarding all the hassle and inconvenience and poor customer service I've gotten.. The answer was no. We stopped your debit tomorrow. I said yes that was your fault. Not mine. So that was your problem to fix. When I asked again what can you do for me. They said nothing. When I asked for a corporate number.. They told me they didn't have one. That's an awesome company... You don't even have a corporate number? How is that possible. This company is so shady and terrible. It does not surprise me they are graded an F. They shouldn't even be in operation.

They will not compensate me or work with me at all for all of the problems I have had that have been their mistakes. There has to be something that can AND SHOULD BE DONE FOR SUCH TERRIBLE CUSTOMER SERVICE.

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$200 loan funded 6/16/. We closed account and considered it paid off

Gentle Breeze Online

Case #: 10778968

Consumer Info: Lovelace, Lisa
[REDACTED]
Saint Paul, MN 55104
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
888-645-8171

www.lendredirect.com/GentleBreezeOnline

Date Filed: 8/21/2015 5:12:27 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out one of their payday loans back in January 15, 2016 for \$400.00, I have been trying to get a hold of them for months to make higher payments to pay off this loan. I called them by phone, which you can never reach anyone at, left messages, emailed, I finally was able to get into their website and send a message still nothing. I have been pay them about \$185.00 twice a month since, so the \$400.00 have been paid back in my eye. I do not know what else to do, except stop the payment, but I will get into troubled for writing a fraudulent check, but this is my only resolution.

Consumer's Desired Resolution:

I would like to pay off this loan by making higher payments, bring down the monthly charges they have charged me for month, so I can pay this loan off. I have work with other company like this and never had this kind of problem, this company really is a big rip off and do not work with their customer in any way.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$400 loan funded 1/14/15 . we closed out this account and considered it paid off

Gentle Breeze Online

Case #: 10996707

**Consumer
Info:**

Mears, Ashley
[REDACTED]
Spencer, IA 51301
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/15/2015 10:54:32 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I can not get ahold of this business to pay off my loan, I've emailed, called, over and over. I just want to pay it off, they keep charging me fees to my bank account but will not let me pay off my loan. Please help me.

Consumer's Desired Resolution:

I want to pay off my loan and never hear or deal with these people again.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$200 loan funded 9/22/15 customer set up money order payments for \$92.76 and account was closed out

Gentle Breeze Online

Case #: 11015240

Consumer Info: Mellen, Jeremy
[REDACTED]
Lincoln, MO 65338
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/28/2015 6:44:39 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On 11/9/15, I finalized a loan and payment plan with Gentle Breeze. The woman I was speaking with referred to herself as Ms. Welch. and her extension is 1104. The loan was for \$200.00 with a \$93.55 financial fee. The payment agreed upon was explained by Ms. Welch, which she said my first payment would be the \$93.55 fee and every payment after would be any amount I wanted to pay, which I had decided to be \$50.00 every two weeks. Three payments have come out of my account now in the amounts of \$93.55, \$92.76 and \$92.56. I called on 12/21/15 to find out what was going on and had to leave a voicemail, but nobody returned my call. So I finally got a hold of somebody today, 12/28/15, and spoke with Ellese. Apparently, unless I were to call in to set up a payment every two weeks, the loan would be extended and I would pay the financial fee all over again. So far, I've paid a total of \$278.87. Ellese and her supervisor, Michelle, told me that they cannot do anything about the fact that this Ms. Welch lied to me about the contract I was agreeing to. They tell me that even though I've already had \$278.87 taken out of my checking account for this \$293.55 loan, I still owe \$292.96. I don't like being lied to. As far as I'm concerned, they're stealing my money.

Consumer's Desired Resolution:

I want the amount I've paid thus far to be applied to my principal. So, with the amount I've paid of \$278.87 towards a \$293.55 loan, I should only owe another \$14.68.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$200 loan funded 11/9/15 Account was closed

Gentle Breeze Online

Case #: 11018398

**Consumer
Info:**

Ramirez, Amy

Hazleton, PA 18201

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/30/2015 12:26:39 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

FRUAD I purchased a loan for \$300 financed at 130% therefore I expected to REPAY \$430.00. GENTLE BREEZE never gave me the option to select my repayment structure. THEREFORE gentle breeze began debiting my checking account \$140 every two weeks, on 4 occasions. Every attempt I made to CONTACT gentle breeze and login to my account was UNSUCCESSFUL. After 8 WEEKS OF ATTEMPTING TO CONTACT GENTLE BREEZE I accessed an agent when I pretended to be a new customer seeking a new loan. I scheduled a final principal payment of \$300. and therefore will be repaying GENTLE BREEZE \$860 altogether!!! I SHOULD BE REFUNDED \$430 FOR FRAUD beyond the initial \$430 owed to Gentle Breeze.

Consumer's Desired Resolution:

I SHOULD BE REFUNDED \$430 FOR FRAUD beyond the initial \$430 owed to Gentle Breeze.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$300 loan funded 10/30 loan was paid off 1/4/16 and account was closed

Gentle Breeze Online

Case #: 11084017

**Consumer
Info:**

Swayzer, Anana
[REDACTED]
Long Beach, CA 90805
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/12/2016 9:15:20 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On Dec. 3, 2015 I borrowed \$100 from Gentle breeze online. The initial agreement was to be charge a fee of \$36.47, and loan to be paid off Dec. 30th, 2015. On Dec. 18th Gentle Breeze took \$86.47 from my debit account; my loan was extended although not previously authorized to do so, and incurred additional fees of \$17.80. On Dec. 31st gentle Breeze took \$17.80 from my debit account (On Dec. 30th, 2015 I was under the understanding previously agreed upon to complete my loan). Loan should now be completed, as there was enough money in my account to pay it off in FULL on Dec. 31st. Instead, an additional extension was given against my will, and only interest was taken (\$17.80). When I contacted the company they transferred my to a bank that had nothing to do with them, and I was told by that employee (at wrong facility), that this was not uncommon. I immediately called back and insisted to be transferred to the correct party. I never spoke with anyone from this organization again. There is obviously no true Financial dept. to speak with.I was left on hold, and had to return to work. I have sent many email on their page, and no response. I have tried to settle this online on their site at Gentle Breeze loans but to no avail. I refuse to continue to pay funds that I did not agree to. I am attempting to get a resolve. This has become stressful and I need help to close this account. Sincerely, Anana Swayzer

Consumer's Desired Resolution:

I would like to close out this loan, and preferably not have others have to experience this.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$100 loan funded 12/3/15 ,paid off 1/15/16 and account was closed out

Gentle Breeze Online

Case #: 11092026

Consumer Info: Singleton, Latavia
[REDACTED]
Jacksonville, FL 32254
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/18/2016 4:24:35 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

In the contract it states if I want to pay off loan to call three days ahead. I've been calling for three weeks now no one is available so now im being forced to pay back more then i attended to. How can I stop this?

Consumer's Desired Resolution:

Since I haven't been able to reach them going on a month now would like that loan agreement be naull and void because of breach on there behalf no one never returning calls, emails only to let you know that it's renewing if someone would have picked up the phone would have been paid this off.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customers first \$100 loan funded 10/21/15 paid off 12/18/15) then customer took new loan for \$100 funded 12/16/15 Made some payments. we closed account and considered paid off

12/28/2017 - Ms. Latavia D Singleton

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11092026, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Latavia Singleton

Gentle Breeze Online

Case #: 11131533

**Consumer
Info:**

Whitlock, Katrina
[REDACTED]
Monroe, LA 71202
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/11/2016 7:40:49 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out an online payday loan with this company in 11/2015 for \$150. They were supposed to take out one time payment of \$215 instead they started taking out \$68-\$70 every two weeks. I have tried calling the numbers listed even the number that called me to start the loan but am unable to speak with anyone. I am propt to leave a message but no one has ever returned my call. They have taken so far \$390 out of my account.

Consumer's Desired Resolution:

I want a refund of over payment

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$150 loan funded 11/27/15 customer Stopped auto payments we Considered acct paid and closed 3/1/16

Gentle Breeze Online

Case #: 11151171

**Consumer
Info:**

Carder, Sarah
[REDACTED]
Snohomish, WA 98290
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/22/2016 9:24:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a loan from Gentle Breeze on December 21st, 2015. The man I talked to took me through the whole process, contacted my supervisors at work, helped me set up an online account. After all that, he said I was approved for a \$200 loan. He gave the option of paying it all off at once, or extending the loan. He told me it would be about \$292 to pay it all at once on my next payday, which was a high fee but I wanted it all paid off and done with. So I agreed to pay it all off on my next payday on 12/31/2015. The online agreement said the same thing, I would be charged the full amount of the loan and fees on 12/31/2015. When my payday comes, they only took out \$92.56. I got an email that said the following: "Dear Sarah Carder, DO NOT FORGET YOUR DUE DATE!! This email is a reminder that your loan is due to be Extended on 2/26/2016. Your total balance is \$292.76, (\$200.00 principle plus \$92.76 financial fees of (\$2.76 Interest + \$90.00 Service Fee)). By extending the loan you will only get debited for the financial fee. Additional amounts could be additional interest on the loan, a deferred interest payment, an NSF fee, or late charges from a previous debit. To request an Pay Off, please either login to your account at least three business day prior to your due date. Once logged in, click "Extend Loan" with full Pay Off Amount entered. PLEASE DO NOT REPLY TO THIS MESSAGE. ** Please feel free to contact us if you should have any questions." WELL, I tried to contact them several times by email and phone with no response at all. I sit on hold and then am disconnected. I tried to log on to my online account, surprise, surprise, it doesn't work. I tried to use the option on their site to reset my password, that did not work either because they never sent reset instructions to my email. They don't respond, they just keep sending me the EXACT SAME email message a couple days before my payday. They will have taken \$464 from me, and I don't know how much more will be.

Consumer's Desired Resolution:

I want the business to refund all the EXTRA money they took from me by EXTENDING the loan, which I did NOT agree to. We agreed to pay it all off at once, which came to about \$292. Anything they charged after that I want refunded. They should not be able to take my money, and leave no way to contact them or no way for me to get into my account. I also want an explanation, and an apology. Mostly, I want the unauthorized charges refunded to me.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

\$200 loan funded 12/18/15 and , paid off 2/11/16) the Payoff was \$292.76 returned Payment account was then closed out as paid

12/28/2017 - Mrs. Sarah B Carder

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11151171, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[They kept taking out money more than the agreed upon \$292 which was agreed upon on the phone when the initial loan was set up. They told you it was closed and paid in full on February 11th or 12th? I still have and have kept emails from February 22, 23, 24, 25 still reminding me that money is going to be debited from my account. I also have the emails where the customer service rep. is arguing with me about loan details. I complain in the email about not being able to get into my account or talk to a person on the phone. Every time I tried to call it would keep me listening to music on hold then disconnect me. I have copied and attached the emails and pasted them in Word so I can send as a document to you. I can actually send the emails to you if there is an email address you would like me to sent it to. You can see the dates are AFTER when they said the account was closed. So there is a lie from them right there.]

Regards,

Sarah Carder

01/05/2018 - hperez@lapostatle.org

Respond to Complaint

ms. Carder we are sorry for any inconvenience this has caused you and the bad customer service . we can offer you a refund of \$292.76 please contact Heidy Perez at hperez@lapostatle.org with your current contact information and updated mailing address so that we may send out your refund

Gentle Breeze Online

Case #: 11186345

Consumer Info: Waters, Karen
[REDACTED]
Coatesville, PA 19320
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/4/2016 1:50:56 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company has been taking 46.38 every two weeks since November. When I was finally able to speak with someone, after many attempts of calling and emails. I was informed that the money was only a loan fee and no money went toward the principal of the loan. So far this company has collected 417.83 over the past four months. I made arrangements to pay off this loan on 3/18/2016 with an amount of 126.00 which is supposed to pay off the loan

Consumer's Desired Resolution:

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took first loan of \$100 on 11/4/15 and paid off on 3/18/16). Then customer took second \$150 installment loan 6/14/16 and made payment, we then closed account and considered paid

Gentle Breeze Online

Case #: 11189647

Consumer Info: williams, latosha
[REDACTED]
Gainesville, FL 32609
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/7/2016 1:26:49 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Spoke with a representative regarding a payday loan. Was approved for \$300 was told there was a \$146 free, they would take out money every two weeks from my bank account until the total of \$446 was paid back. As of Friday they have taken \$667 out of my account. Called they stated the verbal agreement was to pay the \$300 at one payment is explained that is not what I was told by the representative.

Consumer's Desired Resolution:

They stop deducting money out of my account, loan and fee has been paid

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took \$300 loan 12/16/15 auto debits Payment Stopped 3/23/16
Account was closed out

Gentle Breeze Online

Case #: 11383377

**Consumer
Info:**

Sauley, Dorothy Jayne
[REDACTED]
Floyds Knobs, IN 47119
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/8/2016 2:34:44 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I processed a financial loan from this company. Their policy stated that you could choose to pay back the full loan amount by calling 3 days prior to GB deducting from your account the interest fee which does not get applied to the balance of the loan. I made several attempts to contact the company over a month long period with out success to pay off my loan. I called them several times. Left several voice mails. I emailed a contact person that I was given in the beginning. I emailed their main email address. Frustrated by losing funds to this company, I contacted my bank to stop the transactions. My last email to this company and the contacts email was a forwarded email from my bank regarding the stop payment. I still have not gotten a reply.

Consumer's Desired Resolution:

No further contact by the business and my complaint to be viewed by others so they may not make the same mistake that I did by choosing this company.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took a \$300 loan 8/24/15 and paid off 11/10/15, then took second loan for \$300 loan for 2/5/16 customer made a stop Payment 3/21/16, we then closed account and considered it paid off.

12/28/2017 - Dorothy Jayne Sauley

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11383377, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if

it does, will consider this complaint resolved.

Regards,

Dorothy Jayne Sauley

Gentle Breeze Online

Case #: 11451053

**Consumer
Info:**

Brooks, Sana
[REDACTED]
Philadelphia, PA 19139
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/16/2016 10:24:28 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

They are over charging me and taking money out of my account withouth my permission When i call i cant never get threw im always on hold for a hour and a voicemail comes on

Consumer's Desired Resolution:

A refund of my money for them to cancel my account

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took \$200 installment loan 4/29/16 and made 1 payment made on 2nd payment we were unable to auto debit account after not contact with customer account was closed out

Gentle Breeze Online

Case #: 11496142

Consumer Info: Harvey, Jay
[REDACTED]
Philadelphia, PA 19131
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/10/2016 11:44:45 AM

Nature of the Complaint: Guarantee Or Warranty Issues

Consumer's Original Complaint:

I fell in a bit of a jam and needed a few hundred real fast. I then in turn borrowed \$300 from this company with a repayment amount of \$466. I was given 2 options, (a) pay the whole thing back in full in one payment or they will keep deducting until the balance of \$466 was paid off. I was fine with that and anticipated the withdrawn funds. They have now taken \$536 at \$181 per repay. I should have only paid the 181 twice and \$110 as the last payment. That hasn't happen and when you call to complain they put you to a line that just rings until you're disconnected. True scammers I wish I had read the reviews prior to borrowing from them. Please be AWARE!!

Consumer's Desired Resolution:

I would like to have the balance of my money refunded and this company needs to be shut down. They have over 50 BBB complaints all stemming from the same thing basically.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took \$300 installment loan 4/29/16 made 2 payments and 3rd payment returned
Account was closed out

01/01/2018 - Mr. Jay Harvey

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11496142, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[The statement offered from the company is purposely inaccurate and statements from my financial institution proves just that. This company is a fraud and no money was returned.]

Regards,

Jay Harvey

01/02/2018 - hperez@lapostalle.org

Respond to Complaint

Mr Jay Harvey

our system shows you took the loan and made 2 payments the 3rd payment was returned as in it did not go through and we were unable to debit the account provided for the payment.

we have closed the account and you owe noting at this time .

Gentle Breeze Online

Case #: 11496192

Consumer Info: Eddy, Paula
[REDACTED]
San Tan Valley, AZ 85140
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/10/2016 12:06:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

One week ago I was speaking with an agent of this business and at that time I requested that they debit the full amount of a loan that I had with them on 6/08/2016. Instead they just debited a payment. I called them today to bring to their attention that they had debited only a payment and was told that they would debit the full loan on 6/14/2016 for \$145, not the \$108.75 that I owe, meaning I am incurring more interest expense for their mishandling of my account. In the contract I have with them, I may request to pay this loan off early without incurring more liability, so their solution is in violation of our contract. Furthermore, the agent hung up on me without verifying that they will debit the correct loan amount.

Consumer's Desired Resolution:

I want the loan debited immediately for what I owe, not with more interest added on.

Complaint Messages

12/28/2017 - Gentle Breeze Online

Respond to Complaint

Customer took \$100 installment loan the loan was funded 5/3/16, customer made 2 payments last payment for Payoff 6-/14-/16. And Account as closed out

Gentle Breeze Online

Case #: 11512857

**Consumer
Info:**

Withrow, Robert
[REDACTED]
Kansas City, MO 64138
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
888-645-4171

www.gentlebreezeonline.com

Date Filed: 6/20/2016 5:11:44 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a loan from this company for \$150. I have already paid them a total of EIGHT HUNDRED THIRTY FOUR DOLLARS AND TEN CENTS (\$834.10) back on this loan in the amount of payments directly from my checking account of \$69.57 every two weeks since December of 2015. The amount already paid back in TEN TIMES the loan amount?!? They still say I owe them \$219.57.

Consumer's Desired Resolution:

I would like money refunded to me from the perspective of a NORMAL percentage rate for a loan.

I would like this account CLOSED!

I would like this not to go against my credit rating.

Complaint Messages

07/12/2016 - Owner/ Manager

Respond to Complaint

sorry for the delay in response I have not yet received a letter regarding this matter but we will be taking care of this as soon as possible

Re; Robert Gene Withrow

ID#11512857

07/13/2016 - Owner/ Manager

Respond to Complaint

Compliant from Robert Gene Withrow

Customer got the loan on Dec 23rd, 2015 and had been extending a loan. We spoke to customer

on 3/11/2016 explaining about the loan again and recommend him if he can arrange pay off or pay down. Customer just hung up and we close the account 6/20/2016. Later we received email from customer claiming he is retired military person.

At this time customer's account is already closed as requested and we recommend refund of \$500 to settle the complaint.

Gentle Breeze Online

Case #: 11616518

**Consumer
Info:**

Avalos, Elsa
[REDACTED]
San Jose, CA 95112
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/5/2016 2:49:29 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I applied on line for a Payday loan, received several emails asking to verify by calling their office. Their hold times are ridiculously long and every rep you speak with, has you confirm your info and places you on what they call a Brief hold that can be any where from 20-30 min at a time. Once I finally got to the correct person, she manually did what she needed to do to submit it through and it wasn't for the amount applied for but I was ok with that. What wasn't disclosed to me was that she submitted my account for an installment loan for \$300. I finally noticed that I had been charged \$181 and change for 5 months so I called their office to take care of this. Again ridiculously long hold times, verified my account with 4 reps who each placed me on their brief holds that this time lasted from 30 to 45 minutes in between. When I thought I was finally going to speak to a supervisor, I was yet placed on hold. This clocked me at 4 1/2 hours later and still on hold so I hung up. Their other method of contacting their office is by sending email. This had not worked in the past, but thought to give it a try. 5 emails out asking for a refund and all they responded with, was you will not be charged anymore and call this number and extension. My attempts to call that number are unsuccessful as i am on long hold times to leave a VM and no one calls back. 9 out of 10 reps are rude and unprofessional and their email address to contact them goes un-answered.

Consumer's Desired Resolution:

Ideally I would like to have been charged only for the payday loan and not the excess amount, but since I too didn't catch it, I would settle to have the last installment reversed.

Complaint Messages

08/10/2016 - hperez@lapostalle.org

Respond to Complaint

we hae communicated with customer and account had been considered payed off and closed , customer seemed satisfied with the out come

Gentle Breeze Online

Case #: 11626012

**Consumer
Info:**

Galloway, Julia
[REDACTED]
Omaha, NE 68134
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/10/2016 5:57:51 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out \$100 loan. I requested they take the full payment on the first time I was to make loan payment. I was told they would make the deduction & the loan closed. I happen to be looking at my statement online today, 08/10/2016. I see they have been deduction \$46.38 from my account for the last TWO years for a \$100 loan. I called the company & they don't have any records of me saying to pay the amount in full, as their systems don't have information about the original loan, other than the contract, since the system doesn't go back past June of 2015. How convenient for them, however \$46.38 for 24 months is \$1113.12. They cant take \$1000 for \$100 dollar loan. I deserve most of this money back. I am willing to have accept the debits of the original \$100, plus 2 months of fees, for a total of \$192.76. This company owes me \$920.36. This is unbelievable. They said they could only do what I requested. I told them this is a scam. after I reached 1 year of paying on only the intrrest, they should have called to see what was going on. Instead they let it go 2 years. I had no reason to look for these charges since I told the company to take the full amount to pay off the loan. I do all my banking online & rarely look at my statements, as I have detailed lists of who & when they should be taking my money. This is unacceptable business practices. They are practicing predatory lending. I am a single parent & can not afford a \$1000 loss. Don't use this company ever!

Consumer's Desired Resolution:

I want this company to refund my money after the initial reloan payments, that would total \$200. Anything after the \$200 mark, should be refunded to my bank account or a check issued.

Complaint Messages

08/23/2016 - hperez@lapostatle.org

Respond to Complaint

we have sent information to customer this morning 8-23-16 letting her know she will be refunded . waiting on customer to respond .

Gentle Breeze Online

Case #: 11676982

**Consumer
Info:**

Booker, Jermaine
[REDACTED]
Pine Level, NC 27568
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/25/2016 1:46:50 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I Paid off my payday loan and they are still taking money from my account. I Spoke to someone from the company after they took an extra 92.76 dollars from my account and said that I couldn't get my money back, and they also stated that my account was closed and my account wouldn't be charged again I check my account today and they charged me another 92.76 . I want my money back from the last two payments which total up to 185.52. I only borrowed 300 hundred dollars, I spoke with them back in May of this year and at that time all I owed was 200 hundred dollars and now when I spoke with them I owed 292 dollars???? and that was just 2 weeks ago They are stealing from me and I would like some help with this please Thank You Jermaine Booker

Consumer's Desired Resolution:

I would like to get the money that they took from me back 185.52\$

Complaint Messages

08/29/2016 - hperez@lapostalle.org

Respond to Complaint

we have talked to customer and settled this with him he will be getting back the refund he requested and customer was happy with the out come

08/30/2016 - Mr. Jermaine L Booker

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11676982, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Jermaine Booker

Gentle Breeze Online

Case #: 11687304

Consumer Info: mcclinton, davisia
[REDACTED]
Hurst, TX 76053
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/31/2016 11:02:43 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been trying to contact this business about my loan with them. I cannot reach anyone and when I do the call is conveniently disconnected. I have paid my loan plus some and would like them to stop taking payments from my account.

Consumer's Desired Resolution:

Stopping these payments from coming out of my account

Complaint Messages

09/01/2016 - hperez@lapostatle.org

Respond to Complaint

we have sent e mail to client and let her know account has been considered payed and closed . just waiting on customer response .

09/04/2016 - Mrs. davisia I mcclinton

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11687304, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

Regards,

Davisia Mcclinton

09/06/2016 - hperez@lapostatle.org

Respond to Complaint

customers resolution asked to close account and stop all future payments . we did what was asked
customer has not directly contacted ,we will e mail her and try to resolve this matter

Gentle Breeze Online

Case #: 11717074

Consumer Info: Mohr, Kimberly
[REDACTED]
Hampshire, IL 60140
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/16/2016 4:26:24 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

My loan with the listed company was paid in July. I called to ask them why they are continuing to take funds from my account as of yesterday (9/15/16)? I was told that my account had been paid and I was getting transferred to a supervisor because they have more access to the accounts. I was transferred to a blank voicemail account. I called back to speak to someone and then was told I don't have an account there. She was speaking to a supervisor about it and said to hold. She came back on the phone and told me that the supervisor wanted to speak with me and figure out the problem and why there is no account anymore. I was again, transferred to the blank voicemail. I contacted my bank and they have blocked my account from this lender, but I am out \$30 for that and over \$800! I am furious that this company hasn't been shut down yet for it's fraudulent actions. There has to be record of my loan somewhere..... IRS??? I am contemplating filling out a police report for this as well because this is stealing.

Consumer's Desired Resolution:

I want them to pay me back the money that they took from my account WITH interest from JULY - SEPTEMBER 2016.

Complaint Messages

10/06/2016 - hperez@lapostale.org

Respond to Complaint

We have been trying to contact Ms. Mohr to resolve the situation we have not been able to contact her. she may call our office at

[Green Stream Lending customer service line 888-296-7226](tel:888-296-7226) asking for Rochenda she will be able to assist and resolve this issue

Thank you

Gentle Breeze Online

Case #: 11910556

Consumer Info: dillard, celestine
[REDACTED]
Cleveland, OH 44125
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/4/2017 8:35:43 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I don't know who these people are, all of sudden I see they have placed a collections on my credit. I have never heard from these people or even heard of the collections company Allied. I am trying to have this fraudulent collections account removed from my credit report.

Consumer's Desired Resolution:

To have this removed from my credit report and to contact Allied to remove from credit report

Complaint Messages

01/09/2017 - hperez@lapostatle.org

Respond to Complaint

good afternoon mrs Dillard , you may contact allied collections for any information they should have all in formation on file for you , if we can be of any assistance please contact us and we will do our best to help .

thank you

01/10/2017 - [Mrs. celestine dillard](#)

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11910556, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

Regards,

Celestine Dillard

01/10/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. Dillard you will need to contact the collections agency they have all the info on how to remove this collection we no longer have your account open it has been closed for a few years . we will do whatever we can to help you remove this collection from your name please contact out customer service number and we will assist in any way we can .

888-645-4171

Email: customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 12121546

Consumer Info: Wilson, Michelleann
[REDACTED]
New Castle, DE 19720
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/24/2017 6:03:42 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This account from Gentle Breeze has recently showed up on my credit report. I have never applied for or got a loan from this company, I have tried to contact the company and have also disputed this account with the credit reporting agency, both have not worked. This is not my account and I would like the company to remove it from my credit report.

Consumer's Desired Resolution:

Removal from credit report

Complaint Messages

04/27/2017 - hperez@lapostatle.org

Respond to Complaint

This customer gotten a loan from Gentle Breeze on 5/20/2011 for \$350.

and never paid back.

I attached contract and application for the customer.

Looks like customer relocated to other state and has different phone number now but her email address is the same.

Gentle Breeze Online

Case #: 12239316

**Consumer
Info:**

Zieres, Devin

Dallas, TX 75243

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/30/2017 11:01:52 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

We had an emergency situation and borrowed \$200. We paid about 126.00 two weeks in a row. They took off around \$20 off what was owed. Then we agreed to extend it once and they took out 145.00 three weeks in a row along with a \$45 dollar fee every single week. We were told there was a fee to extend it one time, not every week. Also, we noticed they were tagging on \$100 in fees. At this point, we have paid them around \$700 for \$200. We called about this before and the girl I talked to was so rude and told me "too bad" and hung up on me. We want a refund for the mishandling of our account. This is completely unethical. I'm not only filing a complaint here but I will also be contacting the FTC. We want our money back and our account closed.

Consumer's Desired Resolution:

We want a refund and our account closed.

Complaint Messages

07/10/2017 - hperez@lapostatle.org

Respond to Complaint

Mr. Devin Zieres

our records show that you have had 3 different loans with us first loan
\$250 2/3/17 - loan made all 10 payments

2nd loan

\$250 5/9/17 - loan made 8 payments (considered closed as of today)

3rd loan

\$100 6/2/17 - loan did 4 rollovers (considered closed as of today)

customer had multiple loans with .unfortunately We can not refund but we can close the
account as of Today and consider account closed

thank you

Gentle Breeze Online

Case #: 12250306

**Consumer
Info:**

Zimmerman, Katelyn
[REDACTED]
Minneapolis, MN 55434
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/8/2017 12:19:33 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Company is reporting on my credit report and I have no idea what it is. Can't get clarification from company

Consumer's Desired Resolution:

Complaint Messages

07/13/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. Zimmerman here is some information on your loan with us

we show you took a loan with us in 2012 for \$400 dollars we could not collect any payments because account was closed .

attached is a copy of the loan agreement

07/13/2017 - Miss Katelyn Zimmerman

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12250306, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[I accept they have this document, but I still have no idea what this is so I am not willing to accept this response. How ever now that I have some sort of documentation I will work with this company to

further resolve the issue.]

Regards,

Katelyn Zimmerman

07/14/2017 - hperez@lapostale.org

Respond to Complaint

Ms Zimmerman

here is the contact for the collection agency handling your account you can set up payment plan or a one time payment

Tina Lutzke

Collections Manager

Allied Collection Service

(866)377-3956 Ext:6598

(702)939-8398 Direct

elutzke@acsnv.com

if you should have any more questions please contact us at any time 888-645-4717 Gentle Breeze online

Gentle Breeze Online

Case #: 12265696

**Consumer
Info:**

Fox, Rhonda
[REDACTED]
Nashville, TN 37209
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/17/2017 10:53:23 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company allowed someone to use my personal information and get a personal/payday loan in my name. I have not applied for a loan with this company. My personal identity has been compromised. I am seeking that they remove this loan off my credit reports and name it as a fraudulent account.

Consumer's Desired Resolution:

I want my credit report restored and these accounts removed

Complaint Messages

07/21/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. Fox we recommend that you file an identity theft report as your information could have also been used with other companies. we would be more than happy to help you if you should need our help. we request that you please sen us a copy of report for out flies. we will also contact our collections agency and ask that this is removed.

07/21/2017 - **Rhonda Fox**

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12265696, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Rhonda Fox

Gentle Breeze Online

Case #: 12288618

Consumer Info: moreno, edward
[REDACTED]
Brownsville, TX 78520
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/24/2017 8:17:17 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

La Posta Tribal Lending Enterprise AKA Gentle Breeze Online has forwarded a computerized bill with my name to ACS collection agency to collect monies I do not owe them. The contract as I have attached does not have my signature and incorrect bank account numbers. I will NOT GO TO THE POLICE DEPARTMENT TO FILE A COMPLAINT. These people are doing unethical business and their tactics along with ACS are fraudulent. They have the capability of placing negative information on your credit report and that is wrong! These are THIEVES FROM A TRIBE!

Consumer's Desired Resolution:

DELETE ALL NEGATIVE INFORMATION FROM MY CREDIT REPORT IMMEDIATELY!

Complaint Messages

07/31/2017 - hperez@lapostatle.org

Respond to Complaint

we have contacted Allied and requested to have account closed and removed from credit file. they will be sending out confirmation letter directly to customer

Gentle Breeze Online

Case #: 12298246

Consumer Info: Hill, Jonathan
[REDACTED]
Hattiesburg, MS 39401
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/28/2017 11:49:55 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Gentle Breeze started reported negative on my credit report and I talk to a representative in fraud department but was told they didnt have a fraud department.I asked for a full investigation into who opened the account because I havent applied for a payday loan.

Consumer's Desired Resolution:

I demand that the accounts be verified via signature pages and fully investigated in accordance to section 609 of the FCA to find out who open account and asked that the negative reporting stop and be removed from my credit reports.

Complaint Messages

08/02/2017 - hperez@lapostatle.org

Respond to Complaint

Mr. Hill we advise you to file an identity theft report and ask that you please send us a copy. we will also close account and remove from collections.

Gentle Breeze Online

Case #: 12416896

**Consumer
Info:**

Gamble, Shannon
[REDACTED]
Detroit, MI 48210
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/29/2017 2:04:10 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I requested a loan with gentle breeze a month ago and they granted me \$150 I accepted. I did pay off the \$150 in full and requested another loan they granted me another \$150. I ask why I could only get \$150 they told me because I haven't establish a long enough relationship with them and that I have to make installment payments based off how often I get paid from work. I would pay their fee of \$69.12 on top of an amount I choose to go towards paying off the \$150. So for an example I choose to pay \$10 I will have to pay that on top of their fee which is \$69.12 but the \$10 only goes toward the \$150. I agree to it and was making installment payments. I recently spoke to someone on 9/26/17 the customer representative told me since I have been paying the installment I should qualify for a higher raise and to pay off the remainder balance which was \$190.30 I should be able to get a higher raise on a loan. I agree and said yes. Today 9/29/17 I paid off the remainder balance as the customer service representative told me. I call gentle breeze to request a loan assuming that I will receive a higher loan. I was told that I was only qualified for \$150 due to my income which they fail to mention to me and because of it they think that's what's best qualify for and also they want to be sure they are able to get the payment that we agree upon. I was really upset because I been doing what these people have ask of me they have been getting every payment that we agreed on so I was really confused when they told me that one of the reasons I didn't receive the raise on the loan because they wasn't sure if I was able to pay it now reminding you I have been establishing a relationship with them making payments as promise and then they tell me out of nowhere your income is not high enough for a bigger loan when I been told that I have to create a relationship by making installment payments to show that I am capable to pay off my loans in order to get a raise for a loan.

Consumer's Desired Resolution:

Contact them to let them know that not fully explaining policy shouldn't be allowed and they should find away to better satisfy a customer when they are the reason why the customer is upset and not satisfied with the service.

Complaint Messages

10/04/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. Gamble paid off her \$150 loan on 9/29/2017 and requested another loan. our files show she was

approved for \$200 loan and got funded.

Loan amount is determined by customer's financial status at the time and loan history with us.

Unfortunately we could only increase the loan amount to \$200 at the time.

If there was any misunderstanding, we would like to make sure that that does not happen again and you may now be eligible for higher loan amount in the future based on your loan record and financial status. it may not be a significant larger amount but you may qualify for an increase in loan amount

thank you

Gentle Breeze Online

Case #: 12456912

Consumer Info: Guyette, Jerry
[REDACTED]
Tulsa, OK 74134
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/21/2017 2:45:15 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

This company will not call you back. I email and send it 3 times over I call and leave messages for a supervisor to return my call and I get nothing. I've requested full pay out and they keep min payment on my account. UNACCEPTABLE. I've requested a supervisor 4 or 5 times now in the past 2 weeks to call me about 6 times altogether. And when you loan rep is treating his coworkers badly and calling them name's while your on the phone doing a lone app. And then being badgered into a loan after you said no and hung up and they called back and mad you fell less than. I'm just disgusted.

Consumer's Desired Resolution:

I would like them to make this right. They need to fix the way the response time to customers and the way it affecting their money also put their personal on a more tight ship and not let them act a fool while a prospective customer is on the phone. Better training without badgering and condescending tones to make a person feel less than would help too. Over all a supervisor a high up one contacting me to help get this fixed to my standard would be the icing on top.

Complaint Messages

10/24/2017 - hperez@lapostatle.org

Respond to Complaint

We called him went to voicemail also sent e mail tying to contact customer to schedule pay off 10/24/17 . we are waiting from call back from customer

10/25/2017 - Mr. Jerry Guyette

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12456912, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[They did call me yesterday while I was at work. It seems it wasn't until only after you started or initiated contact they reached out. Or perhaps it may have been I started to email them directly instead of through the web site. Regardless I called them back and got hung up on after I said my name and asked for a supervisor. I called back and put through to voicemail service. Then I tried the extension that Shamicka gave me also straight to voice mail I left a voicemail and then sent a follow up email stating payout is no longer what I feel is fair because of what I am being put through. And I want a call or email back not in those words precisely but in a nutshell. I have yet to get ANY responses. I feel that this is just going to be a big farst. They just take advantage of people in need.]

Regards,

Jerry Guyette

10/30/2017 - hperez@lapostatle.org

Respond to Complaint

a customer service manager has have left a voice mail and also reached out by e mail we are now waiting on response from Mr. Guyette . manager would like a review of the customer service as this is unacceptable and would like to close and consider Mr. guyette s account paid off for his trouble and the bad service please contact Heidy E at (619) 478-2113 X103 - hperez@lapostatle.org

Gentle Breeze Online

Case #: 12499814

Consumer Info: Machandjyan, Sofi
[REDACTED]
North Hollywood, CA 91605
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/12/2017 2:40:55 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

early july i got a loan from them for \$200 dollars, the \$200 was deposited into my account on july 11th, on the july 21th they withdrew \$192.16, which i found odd why not the full \$200 which i was under the impression is what they were going to do. since then i have been charged \$46.38 twice a month even 3 times a month. see bellow. so far they have charged me \$563.20 for a \$200 loan. I have tried calling and keep getting voice mails, i have left a dozen messages but no one has gotten back to me. THEY ARE ROBBING PEOPLE AND NEED TO BE CLOSED DOWN. i now have to change my bank account number to stop them from charging me. DEBIT 11/10/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 10/27/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 10/13/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 9/29/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 9/15/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 9/1/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 8/18/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 8/4/2017 GENTLE BREEZE -46.38 ACH_DEBIT DEBIT 7/21/2017 GENTLE BREEZE -192.16 ACH_DEBIT

Consumer's Desired Resolution:

I WANT MY MONEY BACK !!!!!!!!!!!!!!!!

Complaint Messages

11/17/2017 - hperez@lapostatle.org

Respond to Complaint

we can offer a refund of \$271.04

the amount of the pay off on first payment would of been \$292.16 the principal amount plus the interest and fees. if customer please let us know if this is satisfactory with the customer and we will send refund right away

Thank you

11/17/2017 - Ms. Sofi Machandjyan

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12499814, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Sofi Machandjyan

12/01/2017 - Ms. Sofi Machandjyan

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12499814, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

as of today i still dont have my refund

Regards,

Sofi Machandjyan

12/01/2017 - hperez@lapostatle.org

Respond to Complaint

we have mailed out a refund by certified mail and signature card you should be receiving it soon. you requested a refund and we responded complying to your request . we are sorry for any inconvenience this has caused and for the delay in the refund reaching you .

Gentle Breeze Online

Case #: 12545420

**Consumer
Info:**

Gray, Britney
[REDACTED]
Saint Louis, MO 63132
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/7/2017 5:48:01 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Back in 2016 of January I took put a small \$200 loan with this company. I ended of falling behind and it was sent over to collection and also on my credit report. I got with someone by the name of Linda T we talked on the phone several times. She offer me to have the account paid in full. My last contact with her was back in 2017 of August were we agree that I pay one more payment and it will be paid in full. which I did pay in full. but she had to speak with an other collection agency by the name of allied. once she received the payment she emailed me and told e the account was paid in full which I have proof. and she would contact allied to have it remove off my credit report and updated on my account. I contact gentle breeze today 12/7/2017 they told me it will take another week when back in august Linda told me that it will be gone after 30-60 days. they was very rude and kept hanging up on me. they need to fix my account because I have proof I paid in full

Consumer's Desired Resolution:

Billing adjustment and correction on all 3 credit reports

Complaint Messages

12/12/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. Gray our collections has requested the removal of this account from all major credit reporting agencies .

attached is a letter the collections agency will be mailing you for your records.

Thank You we appreciate your business

12/12/2017 - **Britney L Gray**

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12545420, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. My account with gentle breeze need to be updated saying that I paid the account in full with linda . I attached screen shots from me and Linda email stating it was paid in full! It need to be updated with gentle breeze

Regards,

Britney Gray

12/13/2017 - hperez@lapostatle.org

Respond to Complaint

ms.Gray your account currently shows it is closed out and considered paid off

12/13/2017 - Britney L Gray

Respond to Complaint

Reason I reject there response is that I asked that it be deleted from all 3 credit reporting and that's allied update gentle breeze that I paid the account in full. When the company responded they said they would only update the credit report they did not clarify that they will let gentle breeze know the account was paid in full.

12/14/2017 - hperez@lapostatle.org

Respond to Complaint

Ms. gray sorry for the confusion your account shows closed and paid in full for your Gentle Breeze Loan .

Gentle Breeze Online

Case #: 12558115

**Consumer
Info:**

Cooper, Lissa
[REDACTED]
Roselle, IL 60172
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/14/2017 5:06:46 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This is a loan company that does not have enough people to answer their phones. Had to call and leave a message, which they do not return. The call center agents will hang up on you if you start asking questions about how the loan process works. Tried to ask why the principal amount never went down and if my payments were just covering the interest rate charges, that is when they hung up on me. They do not return phone calls in a timely basis. Which cost you money because you are charged interest each day the loan is out standing. It takes an additional 3 days to pay off your loan. Payments made are strictly interest only, and do not apply to the principal amount. Was told by the customer service agent, that the company policy is that they do not credit your account due to their negligence. Be very careful using this company

Consumer's Desired Resolution:

Just wanted to pay off this loan and not get charged any additional interest

Complaint Messages

12/19/2017 - hperez@lapostatle.org

Respond to Complaint

We spoke to the customer on 12-14-17 and she requested the loan be paid off for the remaining balance of 265.00. The Payment was set to be paid out on 12-18-17.

sorry for the delay in response we appreciate your business .

Gentle Breeze Online

Case #: 12560071

Consumer Info:	Shepard, Jessica [REDACTED] Olympia, WA 98501 [REDACTED]	Business Info:	Gentle Breeze Online 8 Crestwood Rd Boulevard, CA 91905 (888) 645-4171
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Date Filed: 12/15/2017 4:13:43 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I got an Indian loan of \$200. It was paid off, but then I was going to get another loan and was run around for 3 days in circles. I was then told i couldn't get the loan because i was in the negative in my bank account. I can understand that, however every time I was on the phone with customer service i was never told that would be an issue and I never got a phone call back when i was supposed to. and i was put on hold 8 time in 3 days and was on hold for more than 30 min every time. Customer service is unbelievably horrible.

Consumer's Desired Resolution:

i just hope they get better customer service representatives before their business fails.

Complaint Messages

12/20/2017 - hperez@lapostatle.org

Respond to Complaint

ms. Shepard

we are sorry you had such a negative experience with our customer service ,we apologize. our policy does not allow us to approve a loan if an account has a in negative balance and any one of our customer service representatives should of advised you of this . we apologize for any incontinence this has caused you and we thank you for your business

12/21/2017 - Miss Jessica R Shepard

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12560071, and find

that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Jessica Shepard

Gentle Breeze Online

Case #: 12585509

Consumer Info: Sanchez, Iveliz
[REDACTED]
Fullerton, CA 92833
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/29/2017 11:06:33 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have for the first time looked at my credit report through transunion and found that this company has sent me to collections. I have never done business with them and feel this is fraud.

Consumer's Desired Resolution:

Correct my credit report and give information that may help me understand how they used my information.

Complaint Messages

01/04/2018 - hperez@lapostatle.org

Respond to Complaint

Ms. Sanchez we advise that you file an identity theft report for this fraudulent account. This account has been closed and we will contact the collections agency so that they may start the process of removing this from collections they will also be sending you a letter confirming the process of removal from collections.

we can not verify how your information was compromised as there are several ways some one can take a persons information.

thank you

Gentle Breeze Online

Case #: 12663902

**Consumer
Info:**

Mays, Dana
[REDACTED]
Rocklin, CA 95765
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/2/2018 10:09:19 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have never heard of gentle breeze, GB appeared on my Credit Report late last year according to my credit report. This is bogus, and must be investigated, and removed from my credit report. No letters, no calls, but is trying to collect money from me.

Consumer's Desired Resolution:

Removed from my credit report, and Investigated. SHUT them DOWN

Complaint Messages

02/06/2018 - hperez@lapostatle.org

Respond to Complaint

Ms.Mays looks like we do have you in our system for a loan processed in 2013 but we were never able to collect any payments . we advise you to file an identity theft report for this charge . we will close this account and contact the collections agency to start the removal process. will please send a copy of identify theft report . sorry for this inconvenience. should you need further assistance please contact our customer service at customerservice@gentlebreezeonline.com or call 1-888-645-4171.

02/06/2018 - Mrs. Dana M Mays

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12663902, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Dana Mays

Gentle Breeze Online

Case #: 12724105

**Consumer
Info:**

Tarumoto, Darren
[REDACTED]
Honolulu, HI 96815
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/7/2018 8:21:36 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I took out two payday loans with this business. The first loan was fine they gave me the money and when I got paid they took out one payment to cover what I owe. The second loan was supposed to be like the first loan. Instead of one payment to cover what I owe they have taken four payments of \$69.12 so far on a loan of \$150.00. I tried to call them after the first wrong collection but they were too busy to take any of my many calls.

Consumer's Desired Resolution:

Complaint Messages

03/22/2018 - hperez@lapostatle.org

Respond to Complaint

one of our call center representatives called Mr. Tarumoto 3-14-18 and let him know that all ACH debits were stopped and account was closed out and consider paid off

Gentle Breeze Online

Case #: 12782118

**Consumer
Info:**

Walston, Malcom
[REDACTED]
Indianapolis, IN 46226
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/6/2018 5:45:33 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On December 15th, I opted for a loan with this company for \$150.00. I told the lady I spoke with during the process that when the first due date arrived, to have the full amount that I owed automatically taken out of my account. When that date came around, which was two weeks later, only \$69.12 was taken out. Since then, \$69.57 has come out of my account 7 times now (apparently at the beginning and in the middle of every month) totaling 556.11. I called the company today, and the gentleman said that money they were taking out of my account was not going toward the principle, but to extend the loan. I don't understand why I've spent all this money and still owe what I was loaned. This is a scam, and I'd like a resolution swiftly.

Consumer's Desired Resolution:

I would like to be refunded everything more than what I had to pay. There's no reason this amount of money should've come out my account and not went toward the actual loan. I didn't authorize it, and wasn't explicitly told anything else outside of me telling them I'd pay the full owed amount at the due date, which didn't happen.

Complaint Messages

04/12/2018 - hperez@lapostatle.org

Respond to Complaint

We did noticed that customer did set up for pay off on 12/29/2017 but it was not processed.

Beside original pay off amount (\$219.12), customer did over pay us

We will process ACH reversal and Total of \$336.99 will go back to customer's bank account.

Customer will receive the refunds in multiple transactions since they were separate transaction.

Whole process will take 2 to 5 business days.

04/14/2018 - Malcom S Walston

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12782118, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Malcom Walston

05/08/2018 - Malcom S Walston

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12782118, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

This is my second time filing a complaint with this company. After my first complaint, I was refunded properly and I tl service, I was told by the clerk that they have no record of ever refunding me in the first place. This company is really altogether. It's infuriating!

I just want my account to be closed out permanently. I've paid my dues. I'd like to get that 139.14 back, but at this point I really don't care. I just want the account closed. Gentle Breeze Online is a scam, and that's all I have to say about that.

Regards,

Malcom Walston

05/15/2018 - hperez@lapostatle.org

Respond to Complaint

we apologize for the inconvenience this has caused you our system did not close out the account you should be receiving a refund within the next few days we have closed the account and marked it paid off.

Gentle Breeze Online

Case #: 12880911

Consumer Info: Randall, Bobby
[REDACTED]
Flowood, MS 39232
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/29/2018 3:09:44 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I had applied for a \$200 loan from Gentle Breeze Online. I talked to a customer service agent and they informed me that my loan would be paid off in 4 draft payments out of my account. I noticed that they have been taking \$92.76 out of my bank account since December. That's over \$1000 on a \$200 loan. This was the biggest mistake of my life. I am having to put a block on my bank account because I can't get ahold of anyone on the phone. I want to demand a refund from this company that is using extremely crude and deceiving tactics to rip people off. This should be a criminal act and they should be shut down.

Consumer's Desired Resolution:

Close out account and refund the over payment.

Complaint Messages

06/15/2018 - Gentle Breeze Online

Respond to Complaint

Mr. Randall we have left several voice mails and emails and no response in regards to this account. The account has been closed on our end and you will not see any more debits. If you should need further assistance please contact us at 1-888-645-4171 or e mail our customer service at customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 12923081

**Consumer
Info:**

Chinchak, William
[REDACTED]
New Boston, MI 48164
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/20/2018 6:41:59 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took out 3 loans one for \$150 another for \$100 and another for \$150 no one explained to me that none of my payments went toward the loans and now they have taken \$1484.16 out of my account and I can not get anyone to call me back. I believe that I paid back more than enough.

Consumer's Desired Resolution:

For the company to stop taking money out of my account and call it paid in full

Complaint Messages

07/02/2018 - **Heidy Perez**

Respond to Complaint

we have closed your accounts and considered them paid off as you requested . we apologize for any inconvenience this may have caused you and we than you for your bossiness .

Gentle Breeze Online

Case #: 12986742

**Consumer
Info:**

cook, barbara

Whittier, CA 90604

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/24/2018 2:40:37 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I GOT A \$200.00 LOAN WITH GENTLE BREEZE THEY WERE TO TAKE OUT \$92.00 ON THE 16TH OF EACH MONTH. THEY PUT IT IN TO TAKE OUT OF MY ACCT ON THE 15TH AND OVERDREW MY ACCT WHEN I CALLED THEIR NUMBER I GOT A FULL MAIL BOX AND RECORDING ONLY. I REVERSED CHARGES SINCE MY ACCT WAS OVERDRAWN THEY THEN PULLED \$82.00 ON THE 2ND NOT IN AGREEMENT I HAD TO STOP THAT PYMT ALSO. SINCE THEN SOMEONE NAME ELLA CALLS MY WORK 5 TIMES A DAYT AND I HAVE WARNED HER NOT TO CALL MWE AT WORK ONLY BY CELL OR MAIL SEVERAL TIMES SHES RUDE DOESNT LISTEN CALLS REPEATIVELY THEN THREATENED TO CALL OUR MAIN OFFICE WHICH THESE AGENCYS ARE RAN INDEPENDENT AND I AM THE MGR OF THE OFFICE AND DONT HANDLE PERSONAL ISSUES AT WORK BUT BY NMAIL OR CELL ONLY. I TOLD HER WE ARE ON A DO NOT CALL I WILL CALL THE POLICE AND HAVE THEM CALL HER NEXT. I CALLED COMPANY 7-24-18 AFTERNOON FINALLY GOT THROUGH THEY SAIFD NO ELLAS THERE AND ALL MGRS IN A MEETING OF COURSE AFTER I HAD CALLED REPEATIVELY AND GOT A BUSY SIGNAL FROM 9- 11:35 AM TODAY 7-24-18. I WANT THIS TO STOP AND BE NOTIFIED BY MAIL. ILL BE HAPPY TO MAIL THE \$200.00 IN TO NEVER HEAR FROM THEM AGAIN.

Consumer's Desired Resolution:

I WANT THEM NOT TO CALL MY WORK EVER!!!!!!!!!!

Complaint Messages

07/25/2018 - **Heidy Perez**

Respond to Complaint

we reached Reached out to The customer and got her voice mail. she has made three payments of the fee \$93.14 we will consider the account closed as of 7-25-18

Gentle Breeze Online

Case #: 13006845

**Consumer
Info:**

Carminer, Amari

Las vegas, NV 89131

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905

Gentlebreezeonline.com

Date Filed: 8/1/2018 12:00:00 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This company is a known scam and even left California to avoid being shut down. They've taken it too far by firing someone who notified management of them leaving early but erased the proof. The run credit and underpay employees and they make you give a reason that they deem as 'reasonable?' to miss days. Other wise you can only miss 10 days or you're fired and to have a day excused you must miss 3 days UNPAID and return with a doctors note. And did I mention they will shut down for a week without notifications. They need to be shut down

Consumer's Desired Resolution:

DesiredSettlementID: Not applicable

Be an honest and LEGAL company. That pays people their jobs worth and stop scamming the people who work for you

Complaint Messages

08/13/2018 - [Heidy Perez](#)

Respond to Complaint

This employee is no longer with us.

Gentle Breeze Online

Case #: 13029406

Consumer Info: Pireda, Jeanne
[REDACTED]
Honolulu, HI 96818
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/13/2018 7:10:08 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I had something showing up on my credit report saying I owe this company money which I never borrowed from them.

Consumer's Desired Resolution:

Correct my credit report. I did not take out a loan from this company. I don't know how my information was stolen but I want this off my credit report and my personal information deleted from this company's database. I have had no issues obtaining money and I would never resort to a payday loan. I'd pull from savings or use my credit card.

Complaint Messages

08/22/2018 - **Heidy Perez**

Respond to Complaint

Mrs. Pireda

We have contacted Allied and have submitted a request to have this removed from your Credit.

Gentle Breeze Online

Case #: 13031488

Consumer Info: deJong, Erik
[REDACTED]
Houston, TX 77056
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/13/2018 8:48:26 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a loan from Gentle Breeze in 2014. I attempted to call the company numerous times to pay the loan in full, but All I ever received was an answering machine. I left numerous messages with the company of my intent to pay in full, but never received a return call. Gentle Breeze kept charging my bank account loan fees for months. Eventually, after many attempts to call and pay this loan, I called my bank and forcefully stopped the payments to this company. I tried to find a physical mailing address for the company and mailed a letter, which was returned. They have since put me in collections for which I am filing a complaint. I am seeking a refund from Gentle Breeze for 2 months of fraudulent withdrawals from my bank or at least withdrawal of all collection activities.

Consumer's Desired Resolution:

I want all collection activity withdrawn and I want this company to stop fraudulent lending.

Complaint Messages

08/22/2018 - Heidy Perez

Respond to Complaint

Mr. Dejong

we have contacted Allied and sent in a request for this to be removed from your credit .

Gentle Breeze Online

Case #: 13042163

**Consumer
Info:**

Glaeser, Brett
[REDACTED]
Orlando, FL 32801
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/18/2018 4:15:32 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a small loan of 300, and I have since ended up paying over 650 dollars in debits. I am furious and so upset that this company is ripping people off and still getting away with it. I demand a refund for the money I never owed and my account to be closed with no further debits

Consumer's Desired Resolution:

I need to be refunded the money I did not borrow and I need to be contacted by a member of the business stating that the account is closed.

Complaint Messages

08/22/2018 - [Heidy Perez](#)

Respond to Complaint

We did reach out to the customer and received his voice. Explained we have considered the account closed as of 8-22-18.

Gentle Breeze Online

Case #: 13099408

Consumer Info: Galvan, Stella
[REDACTED]
Lodi, CA 95240
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/17/2018 5:18:25 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday advance from this company in the amount of \$150.00. They have took close to \$1000.00 from my account in increments of about \$70.00 each pay period. I called to see what was going on and was told the charges that have been taking from my account have not been going towards the money owed? This company is a rip off and needs to be shut down immediately they are taking advantage of people in need. I understand to borrow money you would have to pay back interest but this company is outright stealing!

Consumer's Desired Resolution:

I would like this company to stop taking money from my account immediately! I also would like to expose this company for fraudulent activity.

Complaint Messages

09/25/2018 - **Heidy Perez**

Respond to Complaint

we reached out to customer a few times and left voice mails . we then spoke to customer on 7-17-19 and explain the loan to her and she acknowledged how the loan works she then spoke to some one again and said she again did not know how the loan worked and would be unable to pay off the loan. We will close out this loan as of 9-25-18 customer should no longer see debits from her account.

Gentle Breeze Online

Case #: 13124707

**Consumer
Info:**

Edlund, Dorinda
[REDACTED]
Minneapolis, MN 55421
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/30/2018 12:38:25 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I took out a loan sometime ago I don't even have the date cause I can't get into my account no longer for 200.00 I was to pay 92.96 every 2 weeks which I have reaptly for months well over a thousand now I have Tryed to get into my account and cannot and Tryed to contact them thru phone and email with out any success I should not keep getting penalized when they don't bother to contact there customers back it should be consider paid in full

Consumer's Desired Resolution:

I would like them to fix this I have done business with them twice but this is crazy I have never been treated like this where you just get put off what kind of business is that I would like it taken care of please I feel they have dropped the ball and not made it possible for a customer to contact them

Complaint Messages

10/02/2018 - Heidy Perez

Respond to Complaint

this was for a second loan the first one was paid then there was a second loan . we will be closing out this account and considering it paid off

10/17/2018 - Dorinda Edlund

I do not accept the response made by the business to resolve this complaint

Hello my name is Dorinda edlund I filed a complaint with you about a business called gentle breeze the l'd number is [13124707](#) they were contacted by you and it was settle they closed my account however they still took funds from my bank account so am confused they said they consider it closed how can they still take money from my bank. Please can you look in to it further thank you Dorinda edlund

10/17/2018 - Heidy Perez

Respond to Complaint

we apologize for any inconvenience the Account was closed . t there was pending transaction that was previously set up and not manually set to cancel

We will refund electronically for that transaction Today and you should will receive it Tomorrow.

Gentle Breeze Online

Case #: 13166331

**Consumer
Info:**

Coulson, Angela
[REDACTED]
Runnells, IA 50237
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/22/2018 4:40:31 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took out \$400 May 2017. Paid \$139 from June 2017-Sept 2018 when I stopped payment with bank as I'm working with a debt consolidation company to STILL pay off this loan if needed, which, as I paid so much in fees I feel should be fully paid by now. I have emailed the company, with no response. Even with stop payment, I have yet to receive response. I want this payday loan out behind me for good.

Consumer's Desired Resolution:

I would like to have this payday loan considered paid in full and to have the additional money paid in, reimbursed. Can email me at [REDACTED] if needed.

Complaint Messages

10/29/2018 - **Heidy Perez**

Respond to Complaint

Miss Coulson loan was extend for the fee of the loan. we tried to contact by voice mails, there was a stop payment for the last transaction that was attempted to be debited from her account on 9-14-18. k. As of today 10-29-18 The account is closed out not in collections no more debits will come out of her account.

10/29/2018 - **Angela M Coulson**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13166331, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action. and, if it does, will consider this complaint resolved. However, I would like to note that I never received any email response to my request for account id or calls and voicemails.

Regards,

Angela Coulson

Gentle Breeze Online

Case #: 13192370

**Consumer
Info:**

Barber, Letrice
[REDACTED]
New Orleans, LA 70126
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/6/2018 10:51:06 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Borrowed Money from this company they asked if I wanted another I said no. I said I would like to pay the principle because you guys are taking money out of my account every month and it wasnt going toward my bill. So now I can't even get I touch with them I have stop payments from my bank.

Consumer's Desired Resolution:

Complaint Messages

11/19/2018 - [Heidy Perez](#)

Respond to Complaint

we contacted and Left a voice mail asking her to give us a call back to schedule payoff. No debits will come out her account until she calls to set up pay off .

Gentle Breeze Online

Case #: 13218336

Consumer Info: Thomas, Terry
[REDACTED]
Pomona, CA 91766
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/20/2018 2:49:42 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This company has been sending information to my cell phone for an unknown person regarding a loan I have NOT applied for. I contacted the company via phone to explain the above however they showed no interest regarding the possible fraud being attempted and consistently attempted to gain my social security number.

Consumer's Desired Resolution:

I am requesting this business to acknowledge in writing that I have NOT applied for a loan and to remove my contact information from their records.

Complaint Messages

11/28/2018 - **Heidy Perez**

Respond to Complaint

we spoke to Mr. Thomas on 11/20/2018 and have removed his number . and let him know we had no other personal information on file other than phone number.

Gentle Breeze Online

Case #: 13223366

**Consumer
Info:**

Patton, Ayanna
[REDACTED]
Mullins, SC 29574
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/23/2018 4:52:14 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I recieved a loan from from this company of 250\$. I specifically asked the agent how much would go to my principle and how much was interest fees. The agent told me that about 10\$ or so went to the principle. Fast forward almost 4 months later and I still owe 365\$. How??? How after at least 7 payments does my account still get debited 115\$. I called and asked how much was left and an agent explained that I had never been paying toward my principle. This is highway robbery. They over draft my account from my SAVINGS to get the last payment. I have had enough! This is equivalent to loan sharking.

Consumer's Desired Resolution:

Complaint Messages

12/04/2018 - [Heidy Perez](#)

Respond to Complaint

we have reviewed this account and have marked it closed and paid as of 11-28-18

12/05/2018 - [Ms. Ayanna Patton](#)

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13223366, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Ayanna Patton

Gentle Breeze Online

Case #: 13235439

**Consumer
Info:**

Boulden, Nicole
[REDACTED]
Sheridan, OR 97378
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/29/2018 8:45:28 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

They have my SSN and bank information and I believe they are a scam. Once I told them I did not want to proceed with the loan they had offered the customer service agent became extremely rude and was yelling at me telling me FINE ILL DENY TOU LIKE EVERYONE ELSE!! I am worried they now have my information and are a dishonest company. They also call 20 times in a row if you don't answer a call

Consumer's Desired Resolution:

I want my information completely removed from their system and for them to not contact me

Complaint Messages

12/10/2018 - **Heidy Perez**

Respond to Complaint

we have responded to the previous complaint

we have removed the customers contact as requested and will no longer be contacted .

Gentle Breeze Online

Case #: 13252493

**Consumer
Info:**

Kennedy, Sharon
[REDACTED]
Plymouth, PA 18651
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/8/2018 8:33:16 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a payday loan with Gentle Breeze for \$200.00 and was told my total pay back amount would be \$267.11. Michael from Gentle Breeze told me it would be taken out of my checking account bi-weekly as I get paid. I have so far paid this company back \$551.23 because Gentle Breeze is continuing to take weekly payments out of my account NOT bi-weekly payments. I have made several attempts to contact the company to stop taking money out of my account. Whhen I call Gentle Breeze I always get Michael and he tells me I need to speak with a manager because he can't help me. So therefore, he transfers me to an operater that is an invaled extention and the phone transfer goes to no-one. I have made several attempts to call back and now nobody will answer my calls nor return them.

Consumer's Desired Resolution:

I would like for Gentle Breeze to give me back my money and also the money for all of the returned payments on my other bills because they failed to take money on my pay weeks only. They contunied to take money weekly and caused several over draft fees on my checking account because they were suppose to be taking there payments bi-weekly on my pay dates NOT weekly which caused some of my other bill pays to bounce and caused a mess of my checking account.

Gentle Breeze Online

Case #: 13291175

Consumer Info: Olson, Mercede
[REDACTED]
Thief River Falls, MN 56701
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/28/2018 3:38:50 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Been calling for a couple days now and it fair warned me to call 3 days in advance to do a pay off. I've been debited twice for this loan. And have under 40\$ to pay off. I can't get through to anyone and demand to process and close this loan out.

Consumer's Desired Resolution:

To consider the loan paid and close the loan out. Or be contacted and not be on hold for 2 hours!!

Complaint Messages

12/31/2018 - [Heidy Perez](#)

Respond to Complaint

Miss. Olson made one payment of \$93.15 which is just the fee on 12-7-18. The second transaction for the fee of \$92.76 on 12-21-18 did not go through.

Miss. Olson did call in today to set up a full payoff on 1-4-19 for \$292.76. Once the transaction settles than the account will be paid off.

Gentle Breeze Online

Case #: 13301492

**Consumer
Info:**

Lynch, Georgetta

[REDACTED]com

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/3/2019 4:38:45 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I had gotten a \$100 loan from them months ago. The website that had my account on it is no longer available. My loan should be paid off by now since they have been taking almost \$200 a month out of my bank account. I have emailed and called and left a message with no response. I feel as tho they are just taking my money cuz they have access to it. It's starting to get frustrating since i have paid well over the \$150 that was originally stated to be paid back.

Consumer's Desired Resolution:

I would like them to refund the extra money that they have taken and to stop taking money out of my bank account.

Complaint Messages

01/14/2019 - [Heidy Perez](#)

Respond to Complaint

Miss Lynch account has been closed as of 1-7-19. She has only been paying the fee and applied for another loan on 10-28-18 which she then didn't take. We contacted and left voice mails in regards to the re credit and she has not returned any calls. Moving forward she will not see anymore debits from us.

Gentle Breeze Online

Case #: 13352556

Consumer Info: WASHINGTON, MONIQUE
[REDACTED]
Saint Paul, MN 55112
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 1/29/2019 6:42:55 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I contacted Gentlebreeze to pay off one loan. When they took the money out my bank sent payment back in error My bank informed me they may submit payment again. No problem. Then I got a call from them stating I qualify for an increase so I assumed the resubmitted payment and received funds. My next payday they took out only the fee for current loan. My payday after that they took out previous loan and fee and fee that was due causing my account to be overdrawn. Things were getting sent back and my account is messed up. No one contacted me letting me know they would be taking that payment out or it didn't go through. My funds are limited and anything not planned will knock me off the edge. My bank sent those payments back with others and charged me over \$100 in fees. All because this company didn't communicate what they was doing and waiting 4 weeks. This is outrageous now I'm scared to use that account not knowing when they going to try and take money out of it.

Consumer's Desired Resolution:

I want this account closed I paid close to \$3000 in fees now they are costing me more money.

Complaint Messages

02/14/2019 - Heidi Perez

Respond to Complaint

we have reviewed the account and due to the customers payment history have closed the account and considered it payed. we tried to reach customer and left a voice mail.

02/14/2019 - Miss MONIQUE WASHINGTON

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13352556, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Monique Washington

Gentle Breeze Online

Case #: 13374064

**Consumer
Info:**

Tatum, Leland

Pittsburg, CA 94565

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/8/2019 3:44:06 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took a 150 dollar loan on oct have been billed 68.54 every week. I have paid more then nine times the loan amount. When I asked where have my payments been going towards they told me it's only going towards processing "fee", which makes no sense. Horrible customer service and explanation of loan agreement. Thought I was only paying for 284 for 150 loan. I want my account closed and paid in full

Consumer's Desired Resolution:

Account closed and balance paid in full

Complaint Messages

02/15/2019 - **Heidy Perez**

Respond to Complaint

Mr. Tatum took a 150 loan and has just been paying the fee. Emails and voice mails were left about his loan and no contact back.

His account has maintain in good standing. we will consider the account closed as of 2-15-19

02/15/2019 - **Mr. Leland Q Tatum**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13374064, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Leland Tatum

Gentle Breeze Online

Case #: 13384598

**Consumer
Info:**

JORDAN, TODD
[REDACTED]
Philadelphia, PA 19143
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/14/2019 11:42:47 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out 2 loans, one in August for \$150.00 and another in October for \$50.00. I called them in December because they were still taking the fees for both loans out and I wanted to know why because the amounts were already repaid through the fees. When I spoke with someone, they informed that they can charge me those fees until I pay the loan back in full! I was disappointed that no one explained this initially and money was still being taken out of my account every two weeks!! I am quite sure that I have paid both loans back due to these excessive fees as the money is due to come out of my account (again)tomorrow!!

Consumer's Desired Resolution:

I would like to have my account closed and all money that was overpaid to be refunded!!

Complaint Messages

02/19/2019 - [Heidy Perez](#)

Respond to Complaint

Mr. Jordan has two loans one for \$150.00 & one for 50.00. . Since both of his loans is in good standings we will consider the account closed.

Gentle Breeze Online

Case #: 13388800

Consumer Info: Cross, Tiffany
[REDACTED]
Huntsville, AL 35810
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/16/2019 11:06:30 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a 100 dollar loan and I have paid over 4,000 dollars to this company. I have done stop payments and they still constantly take money out of my account. I have called them and I get no answer. I cant sign into any online accounts. I never recieved a loan agreement. One person emailed me talking about a loan increase and I said no. And I asked her for a loan agreement and she said she would send it to me but I never recieved it. She also said I could go online and see it but the site she gave me, I can't login to. I shouldn't have to keep paying on something they can't tell me how much i have left. I got in touch with someone one time and they said it was for a fee but when I asked what fee, she just said the main fee but couldn't tell me anymore than that. This company is a scam. And i would never in my life recommend this company. They probably needs to be shut down. And fined for scamming people and lying to people

Consumer's Desired Resolution:

All accounts closed and for them to stop taking money out of my account. And it would be great if they refunded me all of the extra of my 4000 dollars that they literally stole from me.

Complaint Messages

02/20/2019 - Heidi Perez

Respond to Complaint

Miss. Cross did have two loans with the company. One for \$439.14 (prin \$300 Fee \$139.14) and one for \$146.38 (prin \$100.00 Fee 46.38). Miss. Cross was able to speak to someone about the account and was explained that she also has two loans with our sister company green stream lending. At that time she stated that she did want to pay the loans off but did not have the funds to do so. After looking at her history with gentle breeze we will consider that account closed as of 2-19-19

02/20/2019 - Tiffany Cross

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13388800, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Tiffany Cross

Gentle Breeze Online

Case #: 13441024

**Consumer
Info:**

Bryant, Susan
[REDACTED]
Kingston, PA 18704
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/13/2019 2:30:39 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took a payday loan for 150.00. This company started taking 69.57 out of my bank acct every 2 weeks. They never sent me paperwork and when I called them to find out my balance I was informed that it was still 150.00 and I've already made 2 payments. In order to get rid of what I borrowed I have to pay them 219.00. Until I do that, they will continue to take the 69.57 forever. Had they explained that in the beginning I never would have agreed. All I was told was that the pay back was 219.00. So I assumed that it was almost paid off. The agent I spoke to today apologized and said that the person I originally spoke to may have been inexperienced...but there was nothing he could do about it. So now unless I come up with 219.00, I will be paying 69.57 for the rest of my life, literally!

Consumer's Desired Resolution:

I need to stop these payments from automatically coming out of my bank and get a reasonable payment to actually pay off the 150.00.

Complaint Messages

03/14/2019 - Heidi Perez

Respond to Complaint

We just spoke to customer/14/19 and made payment arrangement ,customer agree to pay the principal of \$150.00 on next due date.

03/14/2019 - Ms. Susan A Bryant

I do not accept the response made by the business to resolve this complaint

I spoke to a representative of Gentle Breeze who claimed they did not hear from you. They offered to let me pay the 150.00 borrowed and close the account. However I would like a refund of the fees of 2 payments of 69.57 which was never explained to me in the beginning. I thought that they were going to apply that to the loan but it was not. Furthermore the calls are recorded and they must know that it was not explained properly or they would not be settling. 139.00 for a loan of 150.00 is totally unreasonable.

03/19/2019 - Heidi Perez

Respond to Complaint

customer has been contacted again and she has agreed to pay the principal amount of \$150 on the next

billing so that account will be closed out.

Gentle Breeze Online

Case #: 13451598

**Consumer
Info:**

Logan, Dymir
[REDACTED]
Philadelphia, PA 19141
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 3/19/2019 9:59:07 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

They gave me a loan of \$200 and since then, they have taken over \$1,200 from me. I feel as though that is a total rip off and I need to stop having payments sent to them because I feel they will continue to take money just because they can.

Consumer's Desired Resolution:

I just want the money that they are taking from me to stop.

Complaint Messages

03/29/2019 - **Heidy Perez**

Respond to Complaint

we have not been able to get a hold of the customer . this account has been closed out as of 3/20/2019.

Gentle Breeze Online

Case #: 13495345

**Consumer
Info:**

Myers, Tianna
[REDACTED]
Columbia, PA 17512
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/10/2019 8:33:45 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a loan out and was told that I had a certain amount to pay back, I paid more than double of that back.

Consumer's Desired Resolution:

I want to be done with this loan and the company

Gentle Breeze Online

Case #: 13495345

Consumer Info: Myers, Tianna
[REDACTED]
Columbia, PA 17512
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/10/2019 8:33:45 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a loan out and was told that I had a certain amount to pay back, I paid more than double of that back.

Consumer's Desired Resolution:

I want to be done with this loan and the company

Complaint Messages

04/12/2019 - Heidi Perez

Respond to Complaint

we received this notice 3-21-19 could not reach customer. account closed out as as of 3/18

04/12/2019 - Ms. Tianna S Myers

I do not accept the response made by the business to resolve this complaint

If my account was closed 3/18 why are they still taking money from my account.

04/15/2019 - Heidi Perez

Respond to Complaint

this customer account has been closed out in our system and there should be no debits taken out of your account . we have checked our records and it shows the account has been closed and there has been no recent debits . lat payments was 3-15-19.

Gentle Breeze Online

Case #: 13505764

Consumer Info: Paggett, Milaya
[REDACTED]
Colorado Springs, CO 80922
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 4/16/2019 12:47:16 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

This payday loan company falsely advertises two different loans on their web site when it does not offer two loans. When I asked the representative, a rude woman named Justin, she told me "you should have read your loan documents before signing". The website shows that you can apply for an installment loan or what is called an Indian time loan with a 92 percent interest rate PER MONTH. I was not given two options. Additionally, they extended my loan without permission instead of paying it off on the due date. Their practices are usurious and I don't understand how this is legal. They are predatory lenders. I would like them to be required to correct their advertising as it is false and misleading.

Consumer's Desired Resolution:

I would just like them to be truthful and update their website to show that ONLY one loan option is available. They also need to explain exactly what an Indian time loan is so the consumer can make an informed decision. If not, they need to honor the installment loan they advertise.

Complaint Messages

04/24/2019 - Heidi Perez

Respond to Complaint

We collected fee on 4/15 then collected principal on 4/17. Account closed and paid off as of 4/17/2019. we have tried to contact customer but have been unable to reach them.

04/24/2019 - Milaya Paggett

I do not accept the response made by the business to resolve this complaint

My concerns regarding the false advertising has not been addressed. I called and paid off the loan on my own. No one has contacted me. This company has a history of lying about fictitious attempts to call people

Gentle Breeze Online

Case #: 13536146

**Consumer
Info:**

Cruz, Cassandra
[REDACTED]
Emmaus, PA 18049
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/2/2019 12:38:13 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

In Sept 2018 I had taken a \$100 loan from them expecting them to take out a one time payment to repay the loan on 10/04/2018. The amount they were to take was \$146. That one time payment never happened as agreed upon in the contract I signed. I was then unable to log back on to the website and view my account. On 10/18/18 they took \$46.38 from my account. Since then every two weeks he same amount has been taken out. Total to date has been \$695.70 that they've taken from my account. I had spoken with someone back in January who was trying to offer me a new loan to which I refused and asked why my account hadn't been settled yet. They told me that the money was being rolled over in case I should borrow again and that if I wanted to close the account I still had to pay the \$146. I had already repaid that twice by that time. They said there was nothing else they could do and that they were not sure why the full payment was not taken when the contract stated it would. My bank told me I needed to contact them again about the issue and I haven't gotten any response. I will be placing a stop payment on this latest charge. When the debit is made on my account they also classify themselves as dry-cleaners not a loan company. I have now paid them back 4 times over for something that was supposed to be taken out over 6 months ago.

Consumer's Desired Resolution:

I believe the business should refund all money other than the \$146 that I initially owed them. I will not agree to pay the \$146 to them after I've already given them more than 4x the repayment amount. Afterwards I would like no further contact from the company.

Complaint Messages

05/10/2019 - Heidi Perez

Respond to Complaint

we tried to reach out to the customer to confirm mailing address and refund. if customer could reply to us at 888-645-4171 to verify address and refund amount so that we may start the refund process . or respond with correct mailing address and phone number.

05/10/2019 - Mrs. Cassandra Cruz

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13536146, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Kassandra Cruz

Gentle Breeze Online

Case #: 13576193

Consumer Info: Myers, Tianna
[REDACTED]
Columbia, PA 17512
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 5/23/2019 1:47:04 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I've been getting billed from this company since March for a loan that I was under the impression I already paid. I am currently on unpaid maternity leave and I'm still getting billed for it with no money in my account which I am collecting overdraft fees for..

Consumer's Desired Resolution:

I just want to stop getting billed for something I thought I already paid for

Complaint Messages

06/03/2019 - Heidy Perez

Respond to Complaint

you should not have any debits from us we closed out your account on 3/18/19 we will check on this again and make sure everything is closed out o our end .

06/03/2019 - Ms. Tianna Myers

I do not accept the response made by the business to resolve this complaint

I think your looking at the account I had with green stream and not gentle breeze. Please look into it because I have to pay bank fees .

06/04/2019 - Heidy Perez

Respond to Complaint

we will be closing out the Gentle Breeze loan today as well. thank you for your patience and sorry for any inconvenience this may have caused .

Gentle Breeze Online

Case #: 13610807

**Consumer
Info:**

Gonzalez, Jasmin

Orlando, FL 32809

[REDACTED]m

**Business
Info:**

Gentle Breeze Online

8 Crestwood Rd

Boulevard, CA 91905

(888) 645-4171

Date Filed: 6/10/2019 8:41:13 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I reached out to this company for a 100.00 dollar loan, I never received a payment schedule or anything after the e sign process. They have taken 6 payments of 45.96 totaling 275.7 from my account. I have tried to contact them via phone with no luck. I tried the website to get some kind of balance also with no luck

Consumer's Desired Resolution:

I want this business to close my account and have no further payments taken from my account

Complaint Messages

06/11/2019 - **Heidy Perez**

Respond to Complaint

we have closed out your account as of today 6/11/2019, We will close the account and considered paid off, you will not see any future debits.

06/11/2019 - **Mrs. Jasmin Gonzalez**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13610807, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Jasmin Gonzalez

Gentle Breeze Online

Case #: 13645937

Consumer Info: Neal, Jeremy
[REDACTED]
Kansas City, KS 66106
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/27/2019 8:13:58 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan from this place, I paid the loan off on 6/13/19, and they are still charging me. 92.76

Consumer's Desired Resolution:

My money back that they stole from on 6/27/19, of 92.76

Complaint Messages

07/01/2019 - **Heidy Perez**

Respond to Complaint

we have reached out to customer and left a voice mail ,Account has been considered closed as of 7/1/19 . you should see no further ACH debits from your account .

Gentle Breeze Online

Case #: 13649427

Consumer Info: Moon, Angelita
[REDACTED],
Honolulu, HI 96819
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 6/28/2019 5:18:48 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Company keeps deducting from my account even on weeks I don't get paid costing me over \$300 in bank fees, as well as over interest fees, tried to get balance no help or response extremely bad customer service they have taken over 1000 from me, the worst loan company, they don't even return call left, they even will hang up on me.

Consumer's Desired Resolution:

Would just like to be refund for bank charges or credit the balance due on the loan stop charging me. Stop cheating hard working mom like me who turn to them for a little help

Complaint Messages

07/01/2019 - Heidy Perez

Respond to Complaint

Account considered closed as of 7/1/19 you will have no further debits from your account .

07/01/2019 - Angelita F Moon

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13649427, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Angelita Moon

Gentle Breeze Online

Case #: 13657430

**Consumer
Info:**

Anderson, Aaron
[REDACTED]
Napoleon, OH 43545
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/3/2019 9:13:39 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I've been trying to reach them since the 27th of June in order to resolve my loan issue and pay it off and now they are closed for the fourth of July and will still continue to automatically withdraw from my account on Friday when I've been trying to pay it for over a week . It is now the 3rd of July and I tried to call again today like I have every day since last Thursday and now they are closed because of the holiday. I left several messages regarding that I would like to settle and pay my debt. I will change my bank account if this issue is not resolved

Consumer's Desired Resolution:

I would like them to drop my account and close it due to the fact that I have been trying to reach them for over a week now and I also have made several payments on the loan. Now I'm trying to resolve it and they won't call me back or answer the phone. Due to the fact that I have given them well over what I borrowed I would like them to close my account and no longer automatically withdrawn from my bank account

Complaint Messages

07/09/2019 - [Heidy Perez](#)

Respond to Complaint

Customer got \$300 loan on 5/13/2019 we spoke to customer on 6/14/2019 went over all the pay back options and how loan works , after 2nd due date scheduled for 6/7/2019 .

On same day 6/14/2019, customer applied for a 2nd loan and received another \$100.00. We contacted customer on 6/18 and 6/26 before the due date for payment reminder and left a voice mail.

For 2nd \$100 loan customer hasn't yet n paid back original principal.

IF customer next debit clears on 7/19/2019, account will be closed and paid off.

Gentle Breeze Online

Case #: 13682373

Consumer Info:	Leu, Erin [REDACTED] Saint Paul, MN 55105 [REDACTED]	Business Info:	Gentle Breeze Online 8 Crestwood Rd Boulevard, CA 91905 (888) 645-4171
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Date Filed: 7/16/2019 2:19:47 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday loan for 500 dollars. For the past few months I've had about \$140 taken out of my account every payday. According to the documents I received, this implied it was going towards the repayment of the loan, which I accepted. However, I felt it should have been paid off by now since I took out my loan in late March this year. I called the company to see how many payments I had left, and they informed me that the loan was still not paid off; apparently the payments had been "refinancing fees" or something of that ilk. I was not told about this, and I am extremely angry that I was deceived like this. The automatic payments should have paid off the loan long ago and I want credit for that. I would like the business to use the funds they've already taken to pay off my loan and close my account so I don't keep hemorrhaging money for the rest of my life.

Consumer's Desired Resolution:

These business practices are deceptive. The automatic payments should have paid off the loan long ago and I want credit for that. I would like the business to use the funds they've already taken to pay off my loan and close my account so I don't keep hemorrhaging money for the rest of my life.

Complaint Messages

07/17/2019 - [Heidy Perez](#)

Respond to Complaint

we reached out to customer and left a voice mail this account is now considered closed.

07/17/2019 - [Ms. Erin A Leu](#)

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13682373, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Erin Leu

Gentle Breeze Online

Case #: 13711231

**Consumer
Info:**

Day, Marshal
[REDACTED]
Arcanum, OH 45304
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 7/26/2019 9:40:12 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I applied for a loan of \$300 a while back with this company, and now I have well paid this off plus interest. I have paid \$700 to this company already. I've made attempts to contact them with no such luck. I read the other complaints and now realize what has happened. This company is basically a scam and needs to be shutdown to prevent others from dealing with this.

Consumer's Desired Resolution:

I would like to have this company stop taking my money. If I have paid over the amount I owe them then I would like my money back

Complaint Messages

07/30/2019 - Heidy Perez

Respond to Complaint

We have close the account and considered paid off. We were not able to get hold of the customer. We tried to call yesterday 7/29/19 and Today 7/30/19 but went to voicemail.

07/30/2019 - Mr. Marshal J Day

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13711231, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Marshal Day

Gentle Breeze Online

Case #: 13745616

Consumer Info: Northcross, Demi
[REDACTED]
Florissant, MO 63032
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/2/2019 6:50:55 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

The Company is an online payday loan company that approves you and wants verification from your bank before they even tell you if you will get the money. On top of this you dont get any notification that they got your application or have reviewed it. When you call there are only a few people, one of which calls himself Daniel & says he is the only manager or person of management or authority. He is rude, talks down to you, impatient, smartallicy, & talks over you. Not allowing you to ask questions or speak with out finishing your sentence. They change your pay days and amounts on the loan app and dont say anything. You dont see the loan papers until they call you back with some crazy url to get to the website after he tells you to change the font or text scaling on your phone so you can see your documents?????? Then he speaks quick & impatiently, blowing as if your to slow to catch on for him because your asking questions about your loan. I specifically told the original rep that took my app my paydays were 1 day and I only wanted to borrow \$100. But this Daniel changed my pay dates and when I told him just to leave it the way it was then he went into a lye about his underwritting team wouldnt approve the loan(which was already approved) because my paydays changed. So he took it upon himself to personally deny my loan because I told him he eas unprofessional and rude. He didnt want to take responsibility for his rudeness or his tone. Apparently he has been allowed to handle customers this way and not being patient enough to listen to a concerned customer. The loan requires what ever you borrow(if you dont ask) you will pay the interest every payday unless you REMEMBER to call 3 days ahead to say your paying in full. In other words you will owe \$100 forever no matter how much money they take from your account until you pay the \$100+the interest even though you may have paid it 10 times over!!! So Daniel just helped me dodge a bullet by being rude & incompetent.

Consumer's Desired Resolution:

Id like a person of higher authority over this company to contact me in re of my complaint and how I was handled by their employee. I want this employee reported. Their calls are recorded and I want his boss to escalate a corrective action upon this employee due to bad business practices & bad customer services, along with the skills to do his job in explaining to the customer how this loan works.

Gentle Breeze Online

Case #: 13759835

**Consumer
Info:**

thomas, Elizabeth
[REDACTED]
Brandon, MS 39047
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/9/2019 2:39:48 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan for 200 from this company on June 14 2019. I was told I would pay back 298.00 for the 200.00 loan. My account has now been charged 92.00 every 2 weeks since then which is 368.00 now that I have paid. I don't understand why they are still debiting my account after I have them paid off. I am scared they are going to continue to charge my account because I can not get anyone to email me back from customer service. I don't know what else to do to resolve this and to stop the deductions. 9

Consumer's Desired Resolution:

I wish for them to stop debiting my checking account and refund what I have paid over the agreed 298.00.

Complaint Messages

08/20/2019 - Heidi Perez

Respond to Complaint

Ms. Thomas we tried to reach you by phone but the number we called did not have a Voice mail.

We have reviewed your account and this account has been closed out and considered paid off as of 8/20/19 Should you need further assistance please contact us by phone or E- Mail

(phone) 888-645-4171(email)customerservice@gentlebreezeonline.com.

08/21/2019 - Elizabeth D thomas

I accept the business's response to resolve this complaint

Yes the business contacted me yesterday and said that they would close my account and nothing further would be taken out of my account. It's due to come out of my account on tomorrow so hopefully it will not be.

I have reviewed the response made by the business in reference to complaint ID 13759835, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Elizabeth Thomas

Gentle Breeze Online

Case #: 13797255

**Consumer
Info:**

Fiegel, Ashley
[REDACTED]
Duluth, MN 55806
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/26/2019 11:23:50 PM

Nature of the Complaint: Delivery Issues

Consumer's Original Complaint:

So I signed up for a loan with this company on August 21st, they called me once I signed the agreement and sent it in but I missed there call. I called back the same day, within 10 minutes of the missed call and it rang twice and sent me to voicemail Well, a few days went by so I decided to check my account on there website which I couldn't get into till the 23rd and after they sent me 2 tempary passwords that didn't work. Once I got the 3rd one I saw it was still pending and was like, whatever about it and emailed them to see when it would be looked at and accepted since it said I had to pay the full \$720 on September 5th. Still didn't hear from them so on the 25th I decided to look at my document transaction. Funny how my interests started on the 22nd but still haven't received the loan which is \$500, a call back OR a email. Nothing. After reading the reviews I am now worried, they have my account information and want me to pay \$750 on September 5th which seems like from what other people are saying, they will just take the money even though I didn't get the loan and make something up. I have been calling and calling because I want my account closed and I don't trust them! So i want my account closed through these people before I owe this company a loan I never received plus interest.

Consumer's Desired Resolution:

I would like this company to actually call me so I can probably get my account closed which says on there website, since it is STILL PENDING, I can't cancel my account at any time.

Complaint Messages

08/28/2019 - Heidy Perez

Respond to Complaint

we apologize for any inconvenience this may have caused you. we have closed out this account Should you need further assistance please contact us by phone or e-mail at

888-645-4171customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 13798441

**Consumer
Info:**

Mack, Ashley
[REDACTED]
Houston, TX 77036
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/27/2019 2:04:18 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

The Mgr. Casei violated my FDCPA rights, made threats and false claims. I also asked to speak with a floor Mgr or Director spoke w/a Haylee Martinez stated she was the district Mgr. and would investigate the phone call at 12:28pm taken today. I advised to cease all communication and I would take legal advice, the Mgr's both were rude and didn't want to hear my complaint advised me we were going in circles...paused the phone a few times...I believe this is a fraudulent company...I am going to contact a lawyer for their harassment.

Consumer's Desired Resolution:

I would like for this company to review the phone calls taken place today.08/27/2019...I would like them to no longer contact me unless it is in reference to the phone call being investigated. I would like for them to remove my name out of their system and decrease all further contact in regards to this account.

Complaint Messages

08/28/2019 - Heidi Perez

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 8/28/19,

we apologize for any inconvenience this may have caused you. we have added you to our do not call list. Should you need further assistance please contact us by phone or e-mail at 888-645-4171customerservice@gentlebreezeonline.com

08/29/2019 - Ms. Ashley M Mack

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13798441, and find

that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Ashley Mack

Gentle Breeze Online

Case #: 13802313

Consumer Info: Couch, Virginia
[REDACTED]
Morristown, TN 37815
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 8/28/2019 10:30:30 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been attempting to contact the company for a couple of days and get the message that the "mailbox is full, we are transferring you to the operator." Then it says "that extension is not valid." I have been paying and paying and need to ask question. I have 3 loans with them and seems I never get it paid down.

Consumer's Desired Resolution:

I want to be through with these loans. They seem never ending.

Complaint Messages

08/30/2019 - **Heidy Perez**

Respond to Complaint

we apologize for any inconvenience this may have caused you. One of our Customer Service Representatives will try to reach you by phone and set up payment options or pay off.

Should you need further assistance please contact us by phone or e-mail at 888-645-4171customerservice@gentlebreezeonline.com

-

08/30/2019 - **Virginia Couch**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13802313, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Virginia Couch

Gentle Breeze Online

Case #: 13811497

**Consumer
Info:**

Peyton, Lorina
[REDACTED]
Federal Way, WA 98003
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/3/2019 7:28:06 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a loan of 250.00 from gentle breeze. They took over 100.00 out last pay period and this pay period it's supposed to be 116.00. Come to find out today that the money they took last time and the money they are due to take on payday is just to extend my loan and doesn't go towards paying off any of the loan. I asked the lady "so you're telling me in pursuing you 116.00 every two weeks and not a dime goes towards paying off this debt?" She told me that's correct. This place is a scam. If I hadn't called they would keep taking money every two weeks.

Consumer's Desired Resolution:

They can take 100.00 a month but ONLY until they reach the 250 I have left to pay. Nothing more then that. No interest. No fees...nothing

I also do not believe they should be allowed to remain in business

Complaint Messages

09/11/2019 - **Heidy Perez**

Respond to Complaint

We apologize for any inconvenience this may have caused you. we can set up a last debit of \$250 on next pay date and close out your

account . please reply to this message and let us know if you accept this payoff option . if you would like to set up a different pay off

arrangement Please contact us by phone or E- Mail at 888-645-4171customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 13856766

**Consumer
Info:**

Rockett, Jason
[REDACTED]
Searcy, AR 72143
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/20/2019 2:42:42 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Well I was searching for a payday loan. I found most places would not deal with individuals from Arkansas. For what ever reason , Well I found this company Gentle Breeze , I got a loan back In July , I figured that I could pay off in one payment. which the loan was 200.00, with a total of 296.00 not to bad of a charge. Well I followed the instructions , I called ahead and told the lady I want the entire amount taken out of my account. Then when It came time they only took out 92.00 , in which they said I signed a document stating that I asked for an extension. Call me crazy but what type of business doesn't want the full amount paid all the time. Well then as things happened they continued to take 92.00 dollars out till I finally got into a jam , so now we are looking at 18.5% more than what was originally discussed so 200 dollars is costing 368.00 and will continue to cost 92.00 for as long as they wish . Once contacted they stated that It was my fault . Well I m putting a stop payment on my account and if I have to seek legal matter then I will . But this is not a a legal company . The amount of interest charge, the little sneaking tatics they use. Very SHady !

Consumer's Desired Resolution:

For the loan to be paid considered paid infull

Complaint Messages

09/23/2019 - Heidy Perez

Respond to Complaint

Mr. Rockett we have reviewed your account. This account has been closed out and considered paid off as of 9/23/2019 . someone will try to contact you by phone . Should you need

further assistance please contact us by phone or E- Mail 888-645-4171customerservice@gentlebreezeonline.com

09/24/2019 - Mr. Jason T Rockett

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13856766, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Jason Rockett

Gentle Breeze Online

Case #: 13863080

**Consumer
Info:**

Jackson, Octavia

Chicago, IL 60636

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/24/2019 12:06:37 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I applied to a loan 3 weeks ago, I did the 3rd party phone verification. Was approved and in 24hrs I was declined approval, however days later I seen a 200 dollar depsoit in my account and every payperiod they have taken money out my accout., I've been researching who gentle breeze was and finally found oaccount. I got an email from a man name Jeff that I was approved for another loan, I called them explain to them about previous loan and that I was not give a contract until today and was told by Jeff no matter how much they take out my account I still have to pay 291 for them to stop taking money.

Consumer's Desired Resolution:

To have them stop taking free money out my account

Complaint Messages

10/02/2019 - **Heidy Perez**

Respond to Complaint

We have reviewed your account; this account has been closed out you should see no further debits Please contact us by phone to For Verification. We apologize for any

inconvenience this may have caused you. Should you need further assistance please contact us by phone or e-mail at 888-645-4171

customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 13865773

**Consumer
Info:**

Cohran, Eboni
[REDACTED]
Belleville, IL 62226
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/25/2019 1:18:45 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

ON 7.26.19 I FILED A CHAPTER 7 BANKRUPTCY INCLUDING THIS COMPANY IN MY FILING, MADE THEM AWARE OF MY ACTIONS AND THEY CONTINUED TO DEBIT MY ACCOUNT BI-WEEKLY TO THE SUM OF 556.06 AS OF TODAY. THEY HAVE CHOSEN TO VIOLATE THE AUTOMATIC STAY AND CONTINUE TO COLLECT THE INTEREST RATE ON THE LOAN WHEN THE LAW STATES UNDER SECTION 362 OF THE U.S. BANKRUPTCY THE AUTOMATIC STAY BEGINS THE MOMENT THE PETITION IS FILED AND NOT WHEN THEIR OFFICE RECEIVES A COPY OF THE PETITION. I HAVE BEEN NOTHING BUT FAIR WITH THIS COMPANY, I EMAILED THEM AFTER THE FILING (INDIRECT NOTICE OF CREDITORS) AND ALL THEY WANT TO REFUND IS 139.14 FROM A DEBIT MADE ON 9.13.19. NO ONE RETURNS MY CALLS AND I AM ALONG WITH MY ATTORNEY'S OFFICE IS CONSTANTLY GETTING THE RUN AROUND.

Consumer's Desired Resolution:

UPHOLD AND ACKNOWLEDGE THE LAW UNDER SECTION 362 OF THE U.S. BANKRUPTCY CODE AND REFUND THE ENTIRE AMOUNT OF 556.06 TAKEN OUT OF MY ACCOUNT.

Complaint Messages

10/02/2019 - Business

Respond to Complaint

For customer Eboni Cohan ID# 13865773

we have refunded as she requested . some one has contacted her by phone to let her know.

Thankyou

Gentle Breeze Online

Case #: 13868716

**Consumer
Info:**

Phillips, Aaron
[REDACTED]
Meridian, ID 83642
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 9/26/2019 4:05:30 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I called to get my bank verified. The agent Akira started arguing with me, eventually told me to call my bank and verify the routing number, which I did. I the loan finish company back and confirmed my routing number. She demanded I do a 3 way call with the bank which I did. The bank agent just verified the information ? already told the loan agent. After the bank agent told her repeatedly that it was NOT a prepaid bank, she said "did you understand that Aaron?" I'm like yeah, that's what I already told you. At this point she got mad and said that she is declining my application and hung up on me. I called back and asked for a manager. Who was less than pleasant. He sided with the agent. And said well you don't have to worry about it because we're not giving you any money. He was cursing at me. Then he hung up.

Consumer's Desired Resolution:

I want someone to audit this company and their business practices. Maybe re train them on customer service.

Gentle Breeze Online

Case #: 13895709

**Consumer
Info:**

Cohran, Eboni
[REDACTED]
Belleville, IL 62226
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 10/10/2019 11:08:19 AM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

ON 7.26.19 I FILED A CHAPTER 7 BANKRUPTCY INCLUDING THIS COMPANY IN MY FILING, MADE THEM AWARE OF MY ACTIONS AND THEY CONTINUED TO DEBIT MY ACCOUNT BI-WEEKLY TO THE SUM OF 556.06. AFTER FILING MY INITIAL COMPLAINT WITH YOUR OFFICE A MANAGER NAMED ALEX CONTACTED ME ON 9/25 AND STATED SHE WOULD WORK ON MY REFUND. SHE STATED SHE WOULD SUBMIT A REFUND REQUEST FOR THE DATES OF 8/2, 8/16, 8/30 AND 9/13. I NEVER HEARD BACK FROM HER SO AFTER RECEIVING NOTIFICATION THE BBB CLOSED MY FILE DUE TO A REFUND I CONTACTED YOUR OFFICE TO REPORT NOTHING HAD BEEN RECEIVED AND I CALLED GENTLE BREEZE AND WAS GIVEN THE RUN AROUND YET AGAIN. THEN FINALLY I WAS TOLD IF THEY ISSUED A REFUND I WOULD RECEIVE A PAPER CHECK AND A MANAGER WOULD RETURN MY CALL TO GO OVER EVERYTHING. THAT DID NOT HAPPEN! I RECEIVED A CERTIFIED LETTER NOTIFICATION AND WENT TO THE POST OFFICE TODAY 10/10 TO PICK UP A CHECK FROM THEM IN THE AMOUNT 139.14 NOT THE FULL AMOUNT AS PROMISED. THE MANAGER NEVER CALLED ME TO TALK ABOUT THE RESOLUTION OF THIS MATTER BECAUSE THEY KNOW I WAS EXPECTING A FULL REFUND. THEY ARE BREAKING THE LAW AND I WANT ALL OF MY MONEY BACK. I HAVE TRIED CALLING THEIR OFFICE TODAY FOR EXPLANATION AND NO ONE IS ANSWERING OR I AM BEING PLACED ON HOLD. THIS IS NOT FAIR TO ME AND IT DEFINITELY GOES AGAINST LAW FOR BANKRUPTCY WHICH STATES UNDER SECTION 362 AN AUTOMATIC STAY BEGINS WHEN THE PETITION IS FILED SO ACH ACTIONS BY THEM SHOULD HAVE HALTED AND SINCE THEY ARE AWARE OF THE DATE I FILED AND THEY TOOK MONEY DURING THAT TIME I SHOULD BE ENTITLED TO ALL OF MY MONEY BACK. SOMETHING NEEDS TO BE DONE AND I WILL NOT STOP UNTIL I GET MY MONEY

Consumer's Desired Resolution:

I WANT THE REMAINING 416.92 THAT IS DUE TO ME.

Complaint Messages

10/11/2019 - **Heidy Perez**

Respond to Complaint

we have mailed out your refund you should be getting in a few days tracking number USPS 7017 1070 0000 9204 3072

10/11/2019 - **Ms. Eboni R Cohran**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13895709, I spoke with someone on yesterday who stated the remainder of my funds were in route via USPS and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Eboni Cohran

Gentle Breeze Online

Case #: 13953264

**Consumer
Info:**

Fivash, Justin
[REDACTED]
Carrollton, TX 75007
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/8/2019 3:22:09 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This company has been harassing me for my buisness relentlessly. I've attempted several times to notify then that I do NOT want to be contacted. They're constantly sending me electronic messages, phone calls, and voicemails. Even when I've asked them to stop, another employee calls my phone shortly after.

Consumer's Desired Resolution:

DO NOT CONTACT ME EVER AGAIN

Complaint Messages

11/12/2019 - **Heidy Perez**

Respond to Complaint

we apologize for any inconvenience this may have caused you. we have added you to our do not call list as of 11/05/19 Should you need further assistance please contact us

by phone or e-mail at

888-645-4171customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 13997244

**Consumer
Info:**

Kendrick, John
[REDACTED]
Long Beach, CA 90806
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 11/29/2019 3:52:05 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan from them for 100.00 an they took twice that amount from my account this place is a scam

Consumer's Desired Resolution:

I want my money back they took

Complaint Messages

12/02/2019 - **Heidy Perez**

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 12/02/2019 Should you need further assistance please contact us by phone or E- Mail

at 888-645-4171customerservice@gentlebreezeonline.com

Gentle Breeze Online

Case #: 14018430

**Consumer
Info:**

Kendrick, John
[REDACTED]
Long Beach, CA 90806
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 12/10/2019 1:40:17 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan an paid three times the amount for the loan I got I want the money back that was taking out of my bank which would be 200 dollars no one would pay 322 dollars for a 100 dollar loan now I'm over drafted in my bank

Consumer's Desired Resolution:

Refund for 222.00 dollars

Gentle Breeze Online

Case #: 14173537

**Consumer
Info:**

Howell, Adrian
[REDACTED]
Sherwood, AR 72120
[REDACTED]
[REDACTED]

**Business
Info:**

Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/21/2020 8:19:27 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I agreed to pay them back 298. Since the agreement they have taken out my account well over 400 dollars for a 200 dollar loan. They don't respond to my emails or calls for a call back.

Consumer's Desired Resolution:

I want my account code closed and for them to stop taking money out my checking account. Refund my money that wasn't part of the agreement. This business is robbing a lot of people who fell on hard times.

Complaint Messages

03/02/2020 - **Heidy Perez**

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 3/2/2020 Should you need further assistance

please contact us by phone or E- Mail at 888-645-4171 customerservice@gentlebreezeonline.com

03/05/2020 - **Mr. Adrian M Howell**

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 14173537, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Adrian Howell

Gentle Breeze Online

Case #: 14182549

Consumer Info: Herring, Maisy
[REDACTED]
Muskegon, MI 49444
[REDACTED]
[REDACTED]

Business Info: Gentle Breeze Online
8 Crestwood Rd
Boulevard, CA 91905
(888) 645-4171

Date Filed: 2/25/2020 12:09:34 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was not informed or aware from gentle breeze online that I'd be paying a financial fee. So for a 200 loan I have paid three increments of 92 and something cents and nothing has gone towards my principal payment. I am very upset because I was not notified of this so called arrangement and I will be paying it for the rest of my life until I pay it off in full. I have a loan of 200 and just got a new one of 100 now I'll be paying that one of 45 and something cents as well forever. When I spoke to the representatives I called back to figure it out and there is nothing they can do. I am so infuriated.

Consumer's Desired Resolution:

I would like the 200 paid off properly. And the new 100 I would also like paid off.

Complaint Messages

03/09/2020 - Heidi Perez

Respond to Complaint

We have reviewed your account. your \$200 dollar loan has been closed and considered paid as of 3/9/2020. please contact us by phone or E-Mail at 888-645-4171 customerservice@gentlebreezeonline.com for pay off and closure of second loan for \$100 dollars.

03/09/2020 - Mrs. Maisy Herring

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 14182549, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Maisy Herring

Customer Review Feedback for Gentle Breeze Online (172002868)							
Name	Email	Zip Code	Status	Experience Rating	Submitted	Feedback	P
Cedric Lenox			Reviewed and Published	Negative	3/30/2019	They keep taking 300 dollars since last year . I know I had paid it off	
Lauren Potter			Reviewed/Ready - Pending Verification	Negative	3/25/2019	This is a scam I've paid way more then I got the loan for.. I had the loan for 200 and paid twice that plus they keep calling me to get an increase in the loan	
Yas B			False Name	Negative	1/25/2019	they're a freaking SCAMMM!! my Liam amount was \$250 and they've taken WELL over \$250 out of my account!!	
Shaelanna Antone			Reviewed and Published	Negative	1/9/2019	This place is a Scam! When I first signed up for the loan they told me that the \$92.76, which is now the interest charge, would be going towards the amount I got loaned which was \$200 00. They have taken close to \$500.00 out of my account and still want me to pay back that \$200 00. How am I suppose to pay my loan off when they are already taking out half of what my loan was. This place is a Rip off and stealing money. Please dont do business with. Other than that they're customer service is horrible.	
VALER E GARY			Reviewed and Published	Negative	1/4/2019	I only lend \$250.00 an paid them a total of \$465.00 total. Thank you to my bank to get my over payments back. They called asked me to renew I instructed them I will not an close this account , but they did not!	
Sarah Sertic			Reviewed/Ready - Pending Verification	Negative	12/26/2018	In the amount of minutes they called me 7 times. I called them back and requested to be placed on the do not call list. The previous rep did not listen and did not put me onto the do not call list. The original calls were from 5:06 pm EST to 5:12 EST and they called me 7 times. The second set of calls after requesting to be put onto the do not call list consisted of 4 calls between 7:04 pm EST to 7:07 pm EST in one a representative accused me of cursing and refused to let me speak with a manager. Called a second time that representative refused to let me talk with a manager. Called a third time and finally got with a manager but all she could give me were platitudes about how sorry she was that I was not properly placed on the do not call list. I am waiting to see if I get called again tonight and will post if I get any calls tonight after requesting being put onto the do not call list.	
Jeanita Jones			Reviewed and Published	Negative	9/19/2018	I had apply for a loan with Gentle Breeze on 05/17/18 for \$100. I had been trying to get a hold of the company due to the fact that they had only been taking out 46 39 out of my account and so far i had paid 324.73. When I call I get through to a representative than I'm told i need to be transferred and i get transferred to an unavailable line.	
Michael Prince			Reviewed and Published	Negative	9/5/2018	Horrible company! Do not do business with this company! Their customer service is absolutely horrid! They changed my payment schedule and did not tell me! They debited my account without my authorization! Absolutely horrid horrid horrid company! Avoid at all costs!	
Phillip Grzegorski			Reviewed and Published	Negative	8/12/2018	I opened my credit report today and there is a charge from gentle breeze on it. I filed a piece report on it last year. Admari took it off said sorry got we I g information. Now its on again I have never heArd of this company.all my loans come from banks. They are ruining my credit. Gentle breeze take care of this now. Or ill file fraud charges on Monday.	
Alina Thammavong			Reviewed and Published	Negative	7/19/2018	Before submitting my application for a loan, i spoke to a representative who explained how the process worked BUT NEVER did he say anything about making multiple payments just for the interest when I have paid well over the amount borrowed since April. I have been in contact with a representative via email and they still did not clarify why I was making so many payments, just that I had another payment coming out my next payday.. until I realized what was going on when I came to read the reviews here. All I want is for my account to be closed, since they have taken way more than I borrowed. DO NOT USE THEIR SERVICE!!	
Dana Martinez			Reviewed and Published	Negative	7/10/2018	I am so annoyed! My account was paid off since March according to Amari who sent me an email saying if I wanted to refinance. BUT THEY KEPT DEDUCTING THE TOTAL AMOUNT OF 93 00. I called to speak to someone to see what was going on and a Lash something told me that my account was still open after reading and sending them the email they just decide to close my account. I explained that it was not fair that my account was paid off and that they kept deducting the amount of \$92.76 and for the total of \$463 80!!! She was annoyed and rude and transferred me to Marsha "The Supervisor" she kept placing me on hold and hanging up on me before she agreed to send me a MONEY ORDER for the amount taken away from me without consent. I asked her to send me an email stating that they were going to send me the money and I have yet to receive anything. It's been 20 days and nothing yet! I have called Marsha almost not stop but no luck, next supervisor is Daniel but no help and just today I spoke with a Moses who rudely hung up on me. I AM RWALLY UPSET THAT I CAME ACROSS THIS PAYDAY LOAN. I ONLY GOT IT BECAUSE A FAMILY MEMBER PASSED AWAY AND NEED MONEY FOR FUNERAL EXPENSES.	



Veronica Pulido		Reviewed and Published	Negative	7/2/2018	Very unprofessional and rude!! I was asking to pay off my whole amount and this was their response:HELLO AS I LOOK OVER YOUR ACCOUNT THERE WAS NO REQUEST MADE ON THIS ACCOUNT FOR THE FULL PAY OFF ALSO WHAT DAY AND ALSO D D YOU SPEAK WITH A REPHELLO I TYPE N ALL CAPS TO MAKE SURE I TYPE THE RIGHT MESSAGE AND TO MAKE SURE I SEE WHAT I'M TYPING AND ALSO THE CUSTOMER SO I'M NOT BE NG UNPROFESSIONAL AND NO YOUR PAYMENT D DUE TO COME OUT ON 7/5 N THE AMOUNT OF 50.00 never again doing business with them
William Chinchak		Customer Submitted Complaint	Negative	5/23/2018	Don't not recommend this company they don't tell you that you pay a certain amount for an extension and none of the money goes towards your loan they've already got a \$1000 from me for a \$400 loan do not use this company
Jen Romero		Reviewed and Published	Neutral	4/21/2018	I got a loan from you guys for 150 and that was in december. You guys keep taking money out of my account and its more than what I loaned from you guys. That is a rip off. I want my account closed and my balance is paid in full.
Stacy Brown		Reviewed and Published	Negative	4/19/2018	This is the worst company ever they never get back with you I called them on three occasions just to find out what was the status on my application and no one let me know nothing all they kept asking me for is my bank account number again this is a scam do not trust them do not get loan from them to not contact them at all
Mariah Larson		Reviewed and Published	Negative	4/12/2018	This is a scam !!! I applied for a loan and they asked for all my banking information and took money from my account without authorization!!!! I emailed customer service and no reply!! Ridiculous I will be filling a police report this is fraud
Cindy Gonos		Reviewed and Not Published	Negative	3/16/2018	I have NO idea who this company is and I have a collection debt showing up on my credit report. I have NEVER applied for a loan with them, and am very upset about this. I want this off of my credit report NOW
Miguel Mendoza		Reviewed and Published	Negative	3/13/2018	The worst company ever! People SERIOUSLY stay away from this nasty company. Stephanie, I dont even know how you can have a job doing customer service and Lisa please go get some education and treat people with some respect for once. There is any supervisor who can get listen to the conversation that they have with customers and get this two people fired ASAP???
VEE Jones		Pending	Negative	2/27/2018	I GOT APPROVED FOR A 400 DOLLAR LOAN AND NEVER REC EIVED IT.I JUST WANT TO CANCEL THE WHOLE ACCOUNT AS OF RIGHT NOW.
Jan Rosengren		Reviewed and Published	Negative	2/26/2018	I have a collection on my credit report from this place for a payday loan that I have NEVER applied for. Ive disputed it many times but it still wont come off my credit report.
Anita Hawkins		Reviewed and Published	Negative	2/10/2018	This company is a scam! I got a small loan from them and they started taking money out of my account faithfully and still continue to after I called and told them to cancel my account and stop taking money out of my account cause they took way more than what I borrowed. I only got 100 dollars from them and they have already taken over 400 dollars from my account. I called them and d asked them to stop and they still continue to take more money out. I wouldn't advise anyone to get a loan from this company ever! It is a scam for them to just take your money. Thank you for reading and I hope this helps. Have a blessed day ??
Nicole Wilson		Reviewed and Not Published	Positive	2/5/2018	What company is this I see money is being taken out of my account
Thomas Chapa		Reviewed and Published	Negative	1/29/2018	They've tried calling me 6 times in a row.
Greg Munson		Reviewed and Published	Negative	1/26/2018	I took out a loan with this company for \$300.00. On three occasions I called them 3 days prior to my due date and requested that I pay my loan in full. On all three occasions they only took out the interest, thus making an extra \$240.00 off me interest over a period if 6 weeks. I tried to call them and was on hold for nearly an hour. I left a message and no returned call. I could not log into my account so I requested a password reset, no luck there either.
Tiffany Woods		Reviewed and Published	Negative	1/5/2018	Gentle Breeze Online Loans is A Disaster! The Management here DO NOT HELP the customers and tell their reps to “ let them know they too busy to help with their issue”. I was approved for a loan that was never deposited in my checking acct with my bank. Once it took over two weeks with the approved cash from Gentle Breeze to not be in my acct I told them I REFUSED THE LOAN at this point THEREFORE DO NOT debit my checking acct because I NEVER GOT THE FUNDS! I was even sent a EMAIL stating I will NOT Have My Acct DEBITED! Well what do you know my acct was debited from GENTLE BREEZE FOR \$93! They took cash from ME when I NEVER RECEIVED THE APPROVED CASH FROM THEM! Honestly, I prefer you to go to a more PROFESSIONAL Pay day Loan company where they speak to their members professionally, know how to problem solve and not have you transferred to phones with the ringers off (management) , and who managers train their employees with correct intro provide to customers, also a company who DOES not go back on their word! I could not believe after all this headache of not receiving the cash I needed at the time, my acct was debited by this company. I’m not even the type of person who vent , I kind of just let things be and move on, but this situation with this company was THE WORST EXPER ENCE I EVER HAD! Please Do Your Research!

Erjell Shaw		Reviewed and Published	Negative	1/5/2018	I have a similar situation as Charlotte M. I to, all of a sudden, have a collection showing on my credit report from Gentle Breeze. I have no idea who this is or why I would owe them anything. If I did owe something why was I never contacted? No contact, just a collection posted to my credit report causing all kinds of problems. Apparently, seeing other posts of similar circumstances, this company is trying to take advantage of people and are just after people's money. They need to be stopped. All I ever get when I call is a different name of someone I need to talk to and they are never there.
Jessica Shepard		Customer Submitted Complaint	Negative	12/15/2017	When I got my first loan of \$200 things were fine since I was able to pay it off quickly. However, I didn't understand why when I clicked the extension button a charge of \$91.38 was debited to my bank account and then they added \$92.76 to my loan. The website itself is horrible. I sent many messages only to never get a reply. I was then trying to apply for another loan \$800 and was approved but I was never told that I wouldn't get because my account was in the negative. I was given the run around for three days and I either got a voicemail with no call back or I would get transferred to the supervisor and nobody picks up the phone. I was left on hold for over an hour. This is unacceptable. Needless to say I never got the loan nor do I want it any more. The customer service is unbelievably horrible. I talked to a Ms. Mainer, Ms Victoria and another lady name Raven but her voicemail says Mary. Ms. Mainer told me to call her back on Tuesday but my call would always go to voicemail. Victoria act like she didn't know what she was doing. Also, I found out from Raven (Mary) that Victoria never submitted my application for the new loan. Raven is the one that tried to "help me" the last time and sent me to her supervisor where I was left on hold for over an hour. I was trying to get them to change my bank account info because I had another account that was in the positive but the Raven's (Mary) so-called supervisor never picked up the phone. Actually, someone did pickup but didn't say anything. I could hear them breathing into the phone but once I said hello they put me on hold again. All I wanted to do was use the money to help pay my bills and get my 1yr old son a couple of Christmas gifts. If i could rate these people a BIG FAT ZERO i would!!!
Charlotte Mbida-Essindy		Reviewed and Published	Negative	12/12/2017	About six months ago a charge from this company showed up on my credit report as being in collection since November 2016. I have been calling them repeatedly and only getting voicemail for the collection department. When do get to someone in customer service, I am assured that someone will call me back in 15 minutes. The calls never come. I do not remember getting a loan from this company. I tried to get the information from the website but I need an account number. I do not have an account number because it is not listed with the credit bureaus. I have also requested this information be emailed to me from the website with no results. I tried contacting the collection company listed with the bureaus and the only company I can find in google that name says they only handle medical bill collection for people residing in Indiana. I reside in Texas. My credit is being ruined and I cannot even get the information on the dept they say I owe. Please provide me with the details of the account you have in my name.
sofi machandjyan		Customer Submitted Complaint	Negative	11/30/2017	stay away from them they will rob you blind. this place needs to be shut down. F I CAN GIVE 0 STARS I WOULD!!!!
Jerry Guyette		Customer Submitted Complaint	Negative	10/21/2017	They are not professional. They disrespect their coworkers while customers are one the phone being hateful with them. Condescending and badgering to me as a customer I denied the first offer and said no thank you we hung up he called back and offered and little more and in the same condescending tone as he was giving the coworker he gave me and belittles me. They don't call back when you want to schedule a pay out I've been trying for 2 payday now. Email and phone calls. I'm now papering the internet about it. Because it's not right.
Nancy Becker		Reviewed and Published	Negative	8/25/2017	This company is a big rip off. Do not do business with them unless you want to get ripped off. I borrowed \$200 ended up paying back \$1000 in fees and interest! In had to cancel my debit card in ordered to get them to stop taking money out of my account. They then turned me in for collections.
Carlin Anderson		Pending	Positive	7/17/2017	I was happy with them. They were kind and understanding.
Chaela Harris		Reviewed and Published	Negative	6/22/2017	I Was Going Through A Tough Situation With anybody father Passing And Getting Laid Off From my Job in the same week. I Call got approve for a loan and was informed to call back when my account was positive it was in negative for me over drafting . I did and I called back cause I was short on my plane ticket to go to my fathers funeral. I Call Back and Got An representative name Dania (Duh-ney-ah) was highly unprofessional she hung up in My Face and no one would answer my calls after the 3rd try a guy answer and I immediately ask for an supervisor or manager I had to go through 4 people by the time I got the supervisor I was so heated I would rather walk to Philadelphia to see my father get buried then ask these ppl for money. Karma is B
Sarah Nelson		Reviewed and Published	Positive	6/2/2017	I have had a good experience with this company. Had my payday loan in my acct within 24 hours and took the payment out on the day we agreed on. Thank you!!!

Brandon Thomas		Reviewed and Published	Negative	5/25/2017	TOTAL CROOKS!!!! I borrowed \$200 from them and was told that I would owe one payment of \$280 to pay the loan off in full. I agreed to that and it went through with no problem. Well I called them a second time for the EXACT SAME LOAN AND WAS HELPED BY THE EXACT SAME PERSON... JENNIFER! But this time I started to notice that they were taking \$100.70 out of my account weekly. I noticed this on the second debit from my account. When I Jennifer to find out why this was happening she lied and said that a woman named Ruth handled it and not her. She then informed me that it would be 10 payments totaling over \$1000 dollars to settle the loan!!! When I complained she transferred me to a supervisor named Jessica. Jessica told me that it was in fact Jennifer who handled the second loan and that I would have to pay the \$1000 dollars. I asked her if it seemed right to her that her employee lied and denied even handling the loan points to a mistake on THE R part, she was very rude and just said "do you want to pay the full amount or not?" what the @#%! I had to have my bank block their withdrawals from my account. This company is a total scam. BEWARE!!!!!!
Clare Ginard		Reviewed and Published	Positive	5/24/2017	It was okay, I mean it's not the cheapest. But I needed something to get by. I wasn't getting approved anywhere else. I'd recommend more of a last resort type of thing Beware>>>>>
Linda Soffen		Reviewed and Published	Negative	5/22/2017	I get an alert from my Identify Theft Protection about something being reported on my Credit report. Gentle Breeze Online Pay loans has falsely stated I took a loan of \$300.00 in April 2017 and turned over to Allied Collections SVC in May 2017. I never took out a loan this is a scam and fraudulent behavior. I have filed a direct dispute with Credit Report & contacted my Legal Services..... unbelievable.... AVOID THEM LIKE THE PLAGUE!!!
Jami Blubaugh		Pending	Negative	3/7/2017	Dirty, cheating jackasses.
Wosata Mitchell		Reviewed and Not Published	Negative	2/27/2017	ON February 23rd I spoke with a representative and scheduled a payoff for \$252.04 to be debited on 2/28. To my surprise the funds were debited on 2/23. I called this morning and spoke with Erica or Erika at extension 60787 and all she had to tell me was "I am sorry but we can approve another loan to cover the negative on your account. My account is negative \$99 because of their error. She refused to transfer me to a manager. My name is Wosata Mitchell and I can be reached at 651-983-2989
Jennifer Schuety		Pending	Negative	2/2/2017	This company is filled with incompetent morons! I received an e-mail shortly after I viewed the terms of the loan by a pushy person trying to get me to finish the loan process. I advised them that I was not going to pay almost \$3000 for a \$500 loan because the interest rate was almost 1300%. What the hell are these people thinking and who in their right mind would actually use this company. I was informed very rudely by whoever was e-mailing me that I was not approved for \$500 but instead approved for \$300 and was told to read the terms carefully, which I had and nowhere in the terms did it say anything about \$300. I sent another message back to them saying that they were being very rude and that I had read the terms carefully and would not be doing business with their 'company' because their terms are outrageous. I then discovered they had e-mailed me again once again being insanely rude and after saying to read the terms very carefully saying that they put me on a no contact list and every loan that I would request in the future would be denied. As if I would every apply for anything through them again. I advise everyone to stay far far away from them!
Anthony Mcintire		Reviewed and Published	Negative	1/31/2017	4 years ago I used Gentle breeze during a rough patch, got back on my feet and wanted to pay in full and be done with them. Made several phone calls and emails to this business only to get no response EVER!! I had to change my bank account info and open new account because they were taking out more than I owed especially when I wanted to pay in full but couldn't!!! 4 yrs passed and they have the ability to report to my credit bureau and make a negative impact while I'm trying to refinance a mortgage!!!! Gentle breeze is a SCAM don't ever use them!!!!
Charles Sousa		Reviewed and Published	Negative	1/5/2017	I was looking for a small loan to help in a tight situation and to also assist me in establishing my credit. I have been with another payday loan company and although not thrilled about the charges it was pleasant compared to the contract this company sent when I was approved for a \$400.00 installment loan. They wanted 10 payments, twice a month at \$203.10 each for a total of payments of \$2,031.00 for a \$400.00 loan!! Their interest rate was 1297.08%. I advised them I would be declining this loan. Regardless of what your situation maybe, this is not acceptable option, I have been robbed for less, I question the integrity of anyone involved with this company. If attachments were allowed her I would post the contract, the fact a company can advertise they are here to help in tight situations or to give you flexible options for bills, auto repairs, home improvements, vacations, large purchases and this is the option they give you is criminal and I wonder how most state allows would allow such an agreement to be offered.

Robert McNitt		Reviewed and Published	Negative	10/5/2016	This one of the worst business I have ever encountered. I hesitate to even call it a business. I was in dire need of a short term loan, and had such a horrific time getting dealing with these so called people while trying to obtain a small loan. What a bunch of crooks, and incompetants. After the loan was paid off, after paying some interest, I called them to see if they would issue a receipt, via email, and Chemeka(sp) instructed me that they do not do that, and that the it is up to the customer to know they paid off their loan, and the customers responsibility, etc. I offered that with any business a receipt is customary, for transacting paid amounts, etc. Chemeka said she could put an email together, even though at first, she said they were not set up to do that. I cannot believe I went with these jerks. What *****. What a waste of my time, To get this loan was like dealing with crooks that make you want to do headstands, and for only \$200. Never again !!! Sylvia over at their Supervisor office was less than professional, and no more helpful either. Total ***** ,totally incompetant. I must had at least 5 3-ay conversations with my bank and them to get this stupid loan, and I could tell my bank, who was very versed in professional financial ways, was trying to hold back their tongues after dealing on the phone with these idiots.	
Geirge Thimpson		Reviewed and Not Published	Negative	9/14/2016	I borrow money from this payday loan, and been paying them well over the amount, they been taking money of of my account for months \$180.89 twice s month financial fees they call it, and they tell me I have to pay them \$570 at one lum fee to pay it off, I don't have that kind of money to pay off like that, if I did I would have know reason to borrow, I am being ripped off	
Jermaine Booker		Customer Submitted Complaint	Negative	8/25/2016	I took a loan out back in December 2015 I paid them off and they kept taking money from me even after I paid them off I'm still trying to get my Money back NOW they are a scam and I don't recommend you use them	
Mary Passalacqua		Reviewed and Published	Negative	7/14/2016	I sent this company multiple messages trying to get in to contact with them. They have never responded. They deleted my account out of no where and denied me service without any reason given. They have all of personal information with no guarantee that it's safe now. Very misleading in their advertising and emails.	
Ben Osei		Reviewed and Published	Negative	6/14/2016	This is the worst mistake I did in my life. This company is the ultimate rip off company. We talked about one thing on the phone and they send you a contract that is so deadly that Bernard Madoff looks like a saint. Worst people working there. Part is my fault because I was too desperate but didn't think any company in thier right mind will look in your eyes and murder you like that. Just wrong. Take a \$300 loan and they schedule you for \$317 monthly payments. So evil.	
t. washington		Reviewed and Not Published	Negative	6/14/2016	I received a loan from gentle breeze I informed them to take the full amount of the loan out of my account on the first due date they failed to do so only took out the interest I tried for weeks to contact them to fix the issue they kept me on hold for longer than 45 minutes then when I did get a hold of someone they asked my named placed me hold again and disconnected the line. I do not recommend this company to anyone it is a total ripoff.	
Natasha Dismuke		Pending	Negative	5/16/2016	my experience with this business at first was okay, now it's completely changed, when you call it asks if you are a returning customer to press to and when I do I'm on hold for almsot half an hour then someone picks up and puts me on hold again stating I called the wrong line so they transfer me to the correct one without really even hearing me out, so then I'm on hold for another 20 mins to get told I can't even get a loan out due to something they never fixed, the lady told me she fixed the error but lied about it, I put in for a payday loan and never acceptEd it but come to find out they don't do it anymore by when you log in into your account it says you still can, she said she removed that loan so I can get out another one but apparently that was a lie, so now I can't get one till the 19th due to it, and also they accessed my account without my permission stating it was in negative when I myself said it was, and I never allowed them the permission to check it. this company does not know how to do business nor knows how to work with their customers, their customer service is **** and I would never recommend them to anyone nor will I be doing any further business with them!!! don't get any type of loan with them!! and you guys can respond to me with your stupid automated response system but I do not care your service is shitty and I don't care to hear you out let alone be put on hold for some bullshit excuse	
Cornelius Davis		Pending	Negative	5/10/2016	Very unprofessional quick to loan out but has a high interest rate and customer service is rude and inconsiderate of anyany wrong doing.	

TK Ellis		Reviewed and Published	Negative	4/15/2016	Gentle Breeze is the WORST place ever. I got a loan through them and they failed to inform me that every two week only interest will be taken from my account and not the principle at all. I was unable to contact the for several days to advise that I need to settle. So I sent a email and was advise that I didn't by representative ***** (***). when I asked to speak to a supervisor..... not one was available nor was there contact information she could provide. So I called back hoping to get another rep, guess who answered the call.....***** (***). So I asked if she was the only one working and she rudely advised that she was taking all calls on hold. My \$300 loan has now become an \$800+ loan. DO NOT EVER GET A LOAN FROM GENTLE BREEZE!!!	
Jane South		Pending	Negative	4/11/2016	This payday loan company called my phone number 4 times in a row. then sent me an email 10 times in a row.... When I checked them out to see who they were, they already had my bank account information. BEWARE OF THESE PEOPLE!!!!	
April Brooks		Inactive - over 3 years old	Negative	2/8/2016	This company is a ripoff.... I don't recommend no one to use this loan company... They never stop taking money from your account so be mindful.. Learn from my mistake!!!	
ROCHELLE O'Bannon		Inactive - over 3 years old	Negative	1/16/2016	I have had a loan with Gentle Breeze tridal lending for two months for a 100 00. I would like to pay off my loan and stop them from taking money out of my amount. I have left several messages and tried to reset my password to make arrangements to finalize my loan, but there is no response. I have been on hold for 45 minutes and no one as answered the phone or no one has replied to my message to pay off the loan. I don't know what to do at this point, but to stop payment with my bank and then close and open another account to get them out of my account.	
Adhley DeAngelis		Inactive - over 3 years old	Negative	1/6/2016	Worst place ever. Got a loan through them and they failed to inform me that every two week only interest will be taken from my account and not the principle at all. I was unable to login to my account to even view these "messages" they send to inform you of that when they have directly emailed me before. My 300\$ loan has now become an 800\$ loan. This place is the worse place to get a loan. Say no.	
Tasha Mac		Reviewed and Not Published	Neutral	11/12/2015	Can this company sue or garnish wages for unpaid loans?	
ahmed azouqa		Inactive - over 3 years old	Negative	11/12/2015	I got \$100 from them and like everyone here I can't get hold of them. I have been trying to reach them for the last 2 weeks with nothing. They put you on hold for 45 minutes and the discount. I already paid 3 payments of \$45 and some change. I am trying to pay it in full .who can I reach??	
ELLA Jones		Pending	Negative	11/2/2015	I am so regretful for not reading the reviews on them. They are just what everyone is saying about them..PLEASE DONOT BARROW FROM THEM!!	
Richard Phillips		Inactive - over 3 years old	Negative	9/15/2015	I've been trying to get in contact with somebody to set up a payment transaction for a week or better. I've made numerous phone calls, sent emails. And I have not yet been able to set up a payment transaction.	
Armenthia Smith		Inactive - over 3 years old	Negative	8/26/2015	Beware they wi send you an email from admin@decisionlogic.net asking you to log into your bank account. And rthen they will ask you to call your bank on a conference call.	
Martin Redmond		Inactive - over 3 years old	Negative	8/24/2015	Yeah, stay away. If you need short-term cash, work with a reputable business like ACE Cash Express or something like that. These guys are a bunch of jackals that screw you over. They won't tell you that your loan automatically renews each PAY PERIOD. Not each month, but each pay period. So you have to manually call them and settle up. Otherwise you'll end up paying back your loan a dozen times over in fees alone. I's pretty bad. They're nice people (once you get them on the phone) but their business is a total scam. I should have known better, but I went ahead and did it anyway. Regretful.	
Amy Kelly		Inactive - over 3 years old	Negative	7/21/2015	I got a loan with Gentle Breeze on 9/14/2014 for \$500. With a repay of \$696 00. 9/15/2014 they debited \$199.36 from my account and has since debited \$196.90(pay dates) every 2 weeks. I have now repaid over \$4100 to this company and they are saying it is just the financial fee. My contract and the person I spoke with on the phone said it would be stretched out into 4 payments of \$196.90. I want my money refunded and I advise you to NOT do business with this company.	
Amy Kelly		Inactive - over 3 years old	Negative	7/20/2015	I got a loan with Gentle Breeze on 9/14/2014 for \$500. With a repay of \$696 00. 9/15/2014 they debited \$199.36 from my account and has since debited \$196.90(pay dates) every 2 weeks. I have now repaid over \$4100 to this company and they are saying it is just the financial fee. My contract and the person I spoke with on the phone said it would be stretched out into 4 payments of \$196.90. I want my money refunded and I advise you to NOT do business with this company.	
Deb Gordon		Inactive - over 3 years old	Negative	7/10/2015	In the past I have gotten loans on line. I have a loan for \$500 00. They charge me \$228.00 in interest my first payment, then I was told this was not a one time payment. They are going to charge me more interest if I do not pay the loan in full. This has newevr happened to me before. If this company offers you a loan run, because there are better companies out there.	

Alicia Briley			Pending	Negative	6/18/2015	<p>I had been having some financial issues back in December of 2014 when I came across gentle breeze who said they could help me out with a payday loan, it was only for the amount of 200 but it would help. So I made sure to read all the of the contract and also had my husband read it as well to make sure I wasn't missing anything. t sounded good so I did it and got the loan, it took 24 hours and I received the money. However this is June of 2015 and they still have been taking 70 every two weeks. When I call I get no answer or sit on hold for 50 minutes, if I call back it just goes for me to leave a message and I get no return call back.</p> <p>I just feel that this company is a fraud and takes people's money, they take advantage of people when they need a little help. Now I have no problems paying back the 200 that I borrowed but I have paid over 1000 to them and I feel that it is more than enough, I finally had to call my bank and put a stop payment on them because they would not answer me. I feel really bad about this but I have a family to support and this company will not give me the opportunity to make things right and I refuse to keep paying them for something that has been more than paid off. I would Never Ever recommend this company to anyone!!!</p>	
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ATTACHMENT K

GreenStream Lending

Case #: 9856376

Consumer Info: Peavey , Sarah
[REDACTED]
Vacaville , CA 95688
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905

<http://greenstreamlending.com/>

Date Filed: 2/24/2014 12:42:17 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

This is a payday loan company located in the state of California where I reside also. My mother applied for a payday loan and put our house phone number as the secondary contact. On 12/30/2013 at 7:48 AM GreenStream lending called and asked to speak to my mother Denise peavey. It is against california state law for any business, debt collection agency, etc to call before 8 AM. This agency called her cell phone at 7 AM to start, and continued calling until they called our house at 7:48 am. When I answered the phone at 7:48 AM the agent yelled into the phone, when I explained to her she could not call until 8 AM she said "FINE! I'll call back in 12 minutes at 8 AM" I then explained that she will not call this house again, she called me names and hung up. I called back and spoke to a supervisor who apologized for her rudeness and explained she would take care of the issue. She also asked what state we reside in, I then told her that information is on the application and she apologized again and said she would solve the problem. My mother then informed me this same agent called her three times starting at 7 AM! I called back, spoke to the same supervisor who also yelled at me. I told her i wanted an apology and then she put the agent on the line who said she refused to apologize because she had done nothing wrong, transferred me back to the supervisor who was surprised the agent didnt apologize and then I told the supervisor i would be reporting this issue to the appropriate channels.

Consumer's Desired Resolution:

I would like for this business to be punished in the appropriate ways and i would like an apology to me (they woke me up) my mother, and my father (this business woke them up as well)

GreenStream Lending

Case #: 9965164

Consumer Info: Amador, Marylou
[REDACTED]
Palmdale, CA 93550
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/12/2014 12:06:28 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I initially went through Green Stream Lending for a payday loan of 150.00. When I was contacted by the company they approved me for the loan and advised me they would need to initially withdraw the \$50 as good faith after that was done they did deposit a total amount of \$100. Ever since that initial deposit they have been debiting from my account 50.98 every two weeks which has now totalled 254.90, of that amount my total loan plus finance charge should have been paid back, it was not made clear to me that the finance charge would almost triple my loan amount, or that they would keep debiting my account even after my finance charge and loan amount were paid. I attempted multiple times to call and email with no response, until 3/12/2014 and all they could tell me was that they were still depositing my finance charge and if I wanted to close the account they would still need to debit my account for \$150.

Consumer's Desired Resolution:

All I am requesting is a refund of \$100 and for them to close my account.

Complaint Messages

03/19/2014 - Owner/Manager

Respond to Complaint

We spoke with customer and resolved issues.

Customer's account has been closed and consider paid off as of 3/19/2014.

Thank You

Green Stream Lending

Case #: 9992388

**Consumer
Info:**

Hurley , Julia
[REDACTED]
Snohomish , WA 98290
[REDACTED]

**Business
Info:**

Green Stream Lending
8 Crestwood Rd
Boulevard, CA 91905
888-296-7226

www.greenstreamlending.com

Date Filed: 4/1/2014 8:32:03 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Where do I start. I contacted via email to Green stream leading , I have borrow pay day loan off and on for over 10 years. So I don't complain very offend but I feel this is one that needs much attention. Green stream lending told me via phone after i emailed I recieved a call about borrowing money. Green stream said it would be 250 dollars for borrowing 500.00 dollars. And that would come out first them 3 payments on payday. The first 250 interest would come out next payday which was about 3 days away. I told them no I would not do that. Thats just crazy. I clearly stated I am already having trouble with unaccepted bills and I am having a hardship. And to borrow now and turn around and have 198.00 taken out in 3 days would not work for me. Then they put me on hold and a lady come on the phone stated they could offer me a discount amount of 198.00 for first payment which would be interest up front and then 3 intallments . First payment 2 weeks away around 14 days . Which I though sound reasonable. I Stated to the lady only 198.00 interest. She assured me that was how it worked. So I ok to processed. First payment was 300.00 dollas. The second was 157.00 and the third was 157.00 I called because I expected 250.00 so I called and they said the 157. was only more interest on the balance of 400.00 . So after the 157 times two which is 314.00 . I still owe 400.00 dollars . I said I already payed the interest up front and there was to be payments for principle to be made off. They told me that I was to have full loan payed off in full at time I payed the 198.00 . I explained to her I was told something different and was not happy and want to make a payment of 200.00 now. They said it would not make a different and that would be applied to more interest. So I told them to take out 400.00 next payday. And two weeks after that they took out 217.00 for more interest. So I borrow 500.00 and payed 729.00 in interst. Which put me in a further hole. This is an out rage. Green stream is robing

Consumer's Desired Resolution:

Green stream is robing money from vulnerble American people. What happen to a government that protected us from companies like this. I am a single parent . What happened to the government protecting hardworking tax paying American from these kinds of companies. This is pure robbery. What happened to the government fighting for the people for the people. I believe they should honor what they said. I pay 198. They should return 531.00 dollars and be fined for doing this kind of business.

GreenStream Lending

Case #: 10088712

Consumer Info: jensen, shannon
[REDACTED]
Olympia, WA 98501
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/12/2014 5:53:13 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

i recieved a loan from this place for 200 and they said i would have to pay back three which is fine with me. They then extended my loan payment without me signing anything which makes me pay another 100 dollars and on top of that my i got an email saying my loan for 1300 is waiting for me to sign. i never applied for a loan of such sort. iwant my account closed and to be credited back the extra hundred dollars they got from me. its not right what they do. i just want my account closed thats all i want and i dont ever want to deal with them again. everytime i call they dont answer at all. please just close my account and lose my information i will pay the three hundred but i dont want the extension or anything else. i have sent them many emails. and not reply please just close my accounty

Consumer's Desired Resolution:

close my account and i dont want to pay for the 100 dollars i didnt for and a phone call

GreenStream Lending

Case #: 10117554

Consumer Info:	Anderson, William [REDACTED] Louisville, KY 40241 [REDACTED]	Business Info:	GreenStream Lending 8 Crestwood Rd Boulevard, CA 91905 (888) 296-7226
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Date Filed: 7/3/2014 5:21:09 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took a \$400 payday loan which was explained to me as being debited from my account with 1 installment of a surcharge of \$155.55, their charge, and recurring debits to satisfy the loan. To date I have the one \$155.55 charge and 6 installments of \$157.52 charged to me, the first 3 communicated via voicemail, the latter without. Was just told that this was a fee in order to lengthen loan not to satisfy it, they need vocal authorization for that and not for the other charges. So I have paid \$1,100.62 for a \$400 loan that I still owe plus charges. I was told upon acceptance that the first fee would be debited (155.55) and each paycheck thereafter until loan was satisfied because the company offered installments as advertised on their website.. That installment was to prolong loan not to pay into the loan according to the supervisor. Was tough to get a person on the phone to dispute, even tougher for a supervisor. When I said my bank will dispute, supervisor threatened collections on me. DO NOT USE THIS COMPANY

Consumer's Desired Resolution:

For them to stop charging my account and refund me the previous 3 payments of \$157.52 (\$472.56). My loan has been satisfied. With that agreement I would have still paid \$628.11 for a \$400 loan.

GreenStream Lending

Case #: 10164000

**Consumer
Info:**

Hillsdale, Mary

Minneapolis, MN 55443

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/5/2014 10:16:24 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have been trying to contact this company about the fees they have been taking out of my checking account and for the last 5 weeks I have left voicemail messages, emails and filled out webforms and still have not received even one response back, but they still have no problem taking money out of my bank account. Since 12/31/13 I borrowed \$200 and so far they have taken out 1393.97. I was never told that a \$200 loan would coast me so much. I cannot believe they can take so much out of my account, but have not responded to all my messages within the last 5 weeks.

Consumer's Desired Resolution:

I am asking that the company respond to me and also pay back to me \$1000.00. In doing this I still would have paid them \$393.97 which is almost double of what I borrowed. This company has completely ripped me off and than has nto responded to any phone calls and when calling no one answers the phone. I need the \$1,000 back ASAP.....

GreenStream Lending

Case #: 10171508

Consumer Info: Sessoms, Rodney
[REDACTED]
Virginia Beach, VA 23455
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/10/2014 6:29:33 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Business keeps debiting extended loan fees from my checking account. I did not agree to extending a personal loan of \$200. 5 payments of \$102.76 have been charged from my checking account as of 7/30/2014, I have tried emailing business & left messsages via phone calls. To no avail, no one will answer or return my messages or phone calls.

Consumer's Desired Resolution:

Close out my account. Amount borrowed has been more than paid & such practices need to be dealt with extreme measures by our U.S. Government

Complaint Messages

09/09/2014 - Owner/Manager

Respond to Complaint

As of 8/22/2014, customer's account had been paid off and closed as requested.

Please let us know if you have any question

Thank You

GreenStream Lending

Case #: 10176692

Consumer Info: Lovelady, Brenda
[REDACTED]
Shreveport, LA 71106
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/13/2014 11:40:12 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

On 6-11-14, I applied for a pay day loan through GreenStream online. I believe the loan was for \$600. Since then, I have been automatically debited \$152.66 to \$154.14 every 2 weeks for money that goes toward "financial fees including \$4.14 interest + 150 Service Fee". This is making it impossible to pay off. My attempts to reach someone on the phone or e mail have gone unanswered. I cannot understand what the \$150 Service Fee actually is and as of 8-14-14 I still owe \$454.14. I had to extend the loan online after being unsuccessful in reaching a live person to speak with. I cannot continue to do business with Greenstream. As of 8-7-14 I have repaid in the amount of \$923.37. I am requesting an immediate refund of \$323.37 and have notified my bank to stop payment for any future debits.

Consumer's Desired Resolution:

Immediate refund and cease on attempting to collect further monies.

Complaint Messages

09/09/2014 - Owner/Manager

Respond to Complaint

Customer got a loan from us on 6/11/2014. Loan amount was for \$300 and fee was \$152.66. This is short term loan with high fee that meant to be used for short period of time.

Customer had option of Paying off full amount by customer's due date or just paying financial fee and extend the loan to following due date. All these options were presented at the time of the loan. Customer could contact us any time to request pay off or log into online account to set up herself.

Amount she stated in her complaint is also wrong.

We collected \$152.66 on 6/20/2014, \$153.85 on 7/3/2014, \$154.44 on 7/18/2014 and \$154.14 on 8/1/2014 in the total amount of \$615.09 not \$900.

At this time, Customer's account is already charged off and closed due to customer putting stop payment on our ACH transaction.

Please double check your bank statement for collected amount. No refund is possible at this time.

Thank You

GreenStream Lending

Case #: 10223418

**Consumer
Info:**

Anderson, April

Nichols, SC 29581

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
888-296-7226

greenstreamlending.com

Date Filed: 9/16/2014 12:09:26 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a \$200.00 loan, under the impression that by my third payment of \$102/\$103, the loan would be paid back. When I tried to login to my loan account I couldn't, I requested an email reset several times, and it would not reset my password. I called Green Stream and they manually reset my password. When I reviewed my account it showed that I still owed \$300- totaling \$600 that I would have to pay back. When I spoke with Green Stream I was told that the only way I could get my account down to zero was to pay the additional \$300.00. I was unaware that my account was set up as a roll over, meaning the money that was drafted out of my account was only going to the finance fees. Why would I pay \$600 for \$200 (cash that was deposited into my account? When I asked about the other payback options, other than roll over, I would have only had to pay around \$350.00 total. I have paid around \$320-330 total since 8-15-14. They said that I was receiving emails and reminder phone calls. The only email I have from them is the account set up info, and nothing since. When I asked about phone numbers/messages, their response was they had called and was not able to get ahold of me. They even had phone number listed for me that does not even belong to me or anyone else I know. When I asked to speak with the managers, manager I was told she was the last stop. This is deceitful, I feel like I'm being taken advantage of, and stolen from. "If I had only changed the payback status I would have only paid back around \$350" Shame on me!

Consumer's Desired Resolution:

I am not looking for any reimbursement. I have paid the money back that I borrowed, and the finance fees. I want the account brought to a ZERO balance, and for no more money to be drafted from my personal bank account.

GreenStream Lending

Case #: 10227916

Consumer Info: mcnulty, eboni
[REDACTED]
Chesapeake, VA 23325
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/19/2014 1:05:43 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

When i signed up to receive a loan, I asked for \$300. I was told that I had to pay a total of \$451 and it will be broked down in 3 payments. So i agreed and signed the contract. Once my 3rd payment came out, I tried numerous of times to contact the company and everytime i called, it says " your hold time is greater than 10 minutes" and after holding for 20 minutes, it sends you to voicemail. So i figure, 3rd payment is taken out, since it went so well, ill do another loan. So today, I noticed when i was getting emails everytime a payment was suppose to come out, my loan amount wasnt decreasing. So i told myself, I will not get off this phone until i talk to a real person, and after 1 hour and 30 minutes, and pertending i wanted to open a new loan, i finally talked to someone. Basically I was told, the 3 payments that came out only went to the principal and not the actually loan i requested. Then they mention i was suppose to ask about a plan to pay the loan off. This whole time im thinking im making payments on my loan and my money is going in the trash. I asked for a supervisor and she basically told me the same thing. She blamed me for information i didnt know and the \$462 i made towards my loan didnt do anything to help make the balance/loan be closed. I cried because if i had known i was suppose to ask about a plan to pay the balance off, I wouldnt have, for 1, open another loan and 2. we wouldnt be here because i would of paid the loan off sooner. So i feel stupid and lost and hopeless because \$462 of my hard earn money went no where! I asked and beg to help me. If not take what i already paid, at least take half in consideration and i can make 1 lum payment and be done with it. She told me no, I cant do that and I cant help you. I asked to speak to someone higher than her position and she basically told me she is the highest and once i talked to her thats it. I dont know if you can picture my situation but losing \$462 is very painful, expecially with a baby.,

Consumer's Desired Resolution:

I want all, or half, of what I paid already taken into consideration when it comes to my \$300 loan.

GreenStream Lending

Case #: 10241352

Consumer Info: Templeton, Donna
[REDACTED]
Tallahassee, FL 32303
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/29/2014 1:50:01 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I borrowed \$200.00 for a pay day loan on June 13th, I rolled it over one time, with an amount of \$77.07, on as a service charge on 6/27/14. I have been calling, emailing, faxing this company since that time to request to pay them off. But I can't get through to them and they have been debiting my account every 2 weeks since 7/11/14 in the amount of \$77.07 every time. I have also filed a complaint with Consumer Financial Protection Bureau, about this also, but haven't heard anything back, I filed it on 8/25/14, case #140825-000481. I get paid again on the 3rd of Oct. and they will of course take money out.

Consumer's Desired Resolution:

The best case for me is to recover \$462. from what they have taken from me. The worse case for me would be that they just stop taking money from my bank account and consider this closed. I just want it to stop.

Complaint Messages

10/01/2014 - Ms. Donna Lynn Templeton

I accept the business's response to resolve this complaint

Better Business Bureau:

Good afternoon,

I do accept that Green Stream Lending is closing out my account. Was unable to do it online. I have also included some additional information for Green Stream Lending, about trying to make contact. The dates on the complaint were telephone calls (I would be put on hold and wait and get an automated voice message stating that I would be serviced within a minute but then it would automatically hang up) didn't have the opportunity to leave message or anything. The attached paperwork is me sending emails and fax but of course, I still never received any response and then the emails I would get to remind me of upcoming payments stopped coming. If you need additional information, please let me know.

Thank you, Donna Templeton

10/01/2014 - Owner/Manager

Respond to Complaint

Dear Ms Templeton

We are currently investigating why you could not reach us by email or phone call. We don't have record of your contact on those dates you mention in your complaint.

We are checking our system to see what happen.

At this time, we are considering your account paid off and closed. There won't be any more transaction.

If you have any other question, Please give us call back at 888-296-7226 option #2.

Thank You

GreenStream Lending

Case #: 10265373

**Consumer
Info:**

Stells, Pamela
[REDACTED]
Palo Alto, CA 94303
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/14/2014 6:16:12 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I borrowed \$200 from Green Stream lending which was opened in July 2014 after closely reveiwing my bank statements I discovered that more than the amount borrowed on the loan was taking out. I called customer service to dispute the charges I spoke who basiccally told me that there is nothing than can be done I then ask to speak to a supervisor by the name of Lakeisha at 888-296-7226 ext 0771 who closed the account. I added up all the payments on my account and to my surprise they had been taking out \$615.37 on a starting from 7/25/14 -10/03/14 on a \$200 loan I then called back to clarify the full pay back of the loan which was \$302.76 I was out rage that they can get away with something like this. I feel this loan was a total scam.

Consumer's Desired Resolution:

I feel this loan was a complete scam and would like my overpayment of the loan amount of \$312.51

GreenStream Lending

Case #: 10266465

**Consumer
Info:**

Perkins, Cody
[REDACTED]
Emmett, ID 83617
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/15/2014 1:36:16 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I requested a loan from Green Stream to help myself through a tough time. And the way that it was explained to me on how they were going to collect their money back was to automatically withdraw roughly \$130 from my checking account every two weeks. But since then I have noticed that they took a rough estimate of \$762.25 from me, and the loan amount was for only \$477.33. I have already contacted them as of 10/14/2014 and they told me that all the money that they have been taking out of my account has been for some financing fee's for them to withdraw money from me.

Consumer's Desired Resolution:

What I would like to see done is the extra money that they withdrew from my account to be refunded and my loan which I have paid off in full to be terminated.

GreenStream Lending

Case #: 10305852

Consumer Info: Miller, Tracy
[REDACTED] rt
Louisville, KY 40208
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/13/2014 7:23:04 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have contacted them via voicemail message and email and no response. I had taken a loan out for \$300.00 in 09/2014. They have taken 5 payments of \$154.14. I have made the payments and more on this account. I want a refund or to be removed from this lender.

Consumer's Desired Resolution:

I want to be paid for what they taken out of my bank account.

GreenStream Lending

Case #: 10347778

**Consumer
Info:**

Jacques, Ethan
[REDACTED]
New Braunfels, TX 78130
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/16/2014 10:52:12 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a \$200 payday loan in late October, and Now it is December 16th and they have been taking over \$100 out of my paycheck every two weeks. Tey make it impossible to pay them off. I have already pay over \$300 for a \$200 loan. I don't want a refund, I just want my account closed and for them to stop charging me. Also, I e-mail my complaints and never hear anything back. I don't want a refund, I just want them to STOP charging me. You've gotten well over \$200 dollars.

Consumer's Desired Resolution:

No refund, I just want my account close and to stop being charged every two weeks.

GreenStream Lending

Case #: 10358735

**Consumer
Info:**

Zaragoza, Dawn
[REDACTED]
Pahrump, NV 89061
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/27/2014 7:20:44 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have tried several times to contact company by phone and get put on hold for hours. I have tried emailing company 3 urgent emails with no responses. I am trying to contact company to pay off loan and because they don't answer the phones for me to do so they have taken money out of my account that should not have been taken because I was trying to contact them to pay it off.

Consumer's Desired Resolution:

I am requesting they pay me back all of the fees they have taken out since the loan opened and consider the loan closed.

GreenStream Lending

Case #: 10377765

Consumer Info: JORDAN, NICOLE
[REDACTED]
Corte Madera, CA 94925
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/9/2015 1:18:23 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I am trying to pay an account in full and the company does not respond to phone messages (b/c they don't pick up they say you are waiting to speak to someone then it goes to voice mail and they never call back). I have emailed several times and no response. I see that this has happened before by the complaints. Unacceptable business practice

Consumer's Desired Resolution:

I would like to be credited the charged accumulated while I was unable to get a hold of them and pay off my account .

GreenStream Lending

Case #: 10390518

**Consumer
Info:**

Caggiano, Camille
[REDACTED]
Naperville, IL 60565
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/11/2015 4:10:56 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I borrowed \$100.00 from this company on 10/17/14 . My intent was to pay it off the first payment. \$151.00 and some odd cents. I couldn't pay it off the first payment as I thought, so they roll it over and charge the interest and debited me \$51.48 on 1/5/14. Immediately after that, and for the last 2 months, I have attempt numerous times through phone calls and e-mails, to be able to pay off the amount total due, of \$151.00. I have sent e-mails with high priority,no one responds to the e-mails and I made so many phone calls, from work, from home and I cannot get through, it puts you on hold, telling you that there is a wait of more then 10 minutes (it doesn't matter what day or time of day you call) . So what they have done is debited my account 51.48 4 more times for now a total of \$257.40. This is out of control as they have made \$157.00dollars off me already. I have contacted my bank of America representative and they have put a stop on them being able to debit again. This company is stealing from me. The phone calls that I make, if I press "new client" they answer and I try to explain what I need, they immediately transfer me to the other department where I am put on hold for 10 minutes, then told to leave a message because no one can help me! This is fraud at its best. they do this so they can keep taking money from my account, and from what I read from other complaints, it is the same thing with other people. They think they can keep debiting my account, but they cannot. If this is their practice, I can only imagine how much money they are stealing from other people.They are not registered with the Illinois Secretary of State to do business here, so I have reported them to the SoS, The Attorney General of California and Illinois. This has to stop!!

Consumer's Desired Resolution:

This contract is done. They no longer can remove money from my bank account. I want them to close this account with the \$257.00paid to them as paid back in full. I will accept nothing less then that. They WILL NOT take 1 more penny out of my bank account.

GreenStream Lending

Case #: 10405417

Consumer Info: Davis, Adriane
[REDACTED]
Sterling Heights, MI 48310
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/15/2015 4:33:19 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a short term payday loan on 6/30/2013 for \$200. On 7/23/2013 they began charging my checking account \$102.56 and have done so 11 times since then for a total of \$1128.16 which should more than cover the original loan. I have tried multiple times to call and speak to a representative about closing the account and nothing has been resolved. I have contacted my bank to stop any further charges to my account.

Consumer's Desired Resolution:

I would my loan account closed.

GreenStream Lending

Case #: 10448103

**Consumer
Info:**

Calhoun, Wanda
[REDACTED]
Mesquite, TX 75149
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/13/2015 9:41:21 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I borrowed \$200 from this company. I have tried to contact them and set up a one-time payment to pay them in full. My login information on their website suddenly doesn't work anymore. I have emailed them multiple times to reset my password with no response. I have called numerous times and left messages with no response. No matter what time I call them, the wait time is over 10 minutes. I have waited 20 minutes and no one picked up my call. They drafted \$82 from my account. I wanted to pay them in full but I can't do that because they refuse to get back in contact with me. This company is a rip-off and needs to be stopped from these practices. There are 19 complaints on this site with the same problem.

Consumer's Desired Resolution:

I want them to put the \$82 they drafted from my account towards the principal of the loan. I will pay the remaining \$118 and I want them to close my account so I will be done with these people.

GreenStream Lending

Case #: 10461138

Consumer Info: Gutzler, Stacey
[REDACTED]
Venice, FL 34293
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/23/2015 11:41:58 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I recieved a loan from greenstream lending a few months ago, after I paid my loan off the company continued to take 25\$ out of my account.After finally getting ahold of someone the lady was rude and told me they were going to continue to take money out of my account until I paid to close it. I now have to close my bank account. This company still owes me 75\$

Consumer's Desired Resolution:

75\$

Complaint Messages

03/04/2015 - Owner/Manager

Respond to Complaint

As of 3/4/2015, your account is considered paid off and closed.

Thank You

Customer Service
Green Stream Lending

03/06/2015 - Ms. Stacey Lee Gutzler

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10461138, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

I am satisfied for the most part, to resolve everything I would like the 75\$ that they had know right to take back in my account, if not possible I am satisfied with closing of the account

Regards,

Stacey Gutzler

GreenStream Lending

Case #: 10464806

Consumer Info: tracy, sarah
[REDACTED]
Pineville, MO 64856
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/25/2015 9:24:28 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

They have been debiting my account since October on a short term loan. They continue to debit my account. I can not reach them and they do not respond to my emails.

Consumer's Desired Resolution:

Do not debit my account again and pay back \$100 that was recently debited.

Complaint Messages

03/11/2015 - Owner/Manager

Respond to Complaint

First of all, customer might be confused us with some other lender. Ms Tracy got the loan from us on 12/10/2014 not October.

And last transaction was in the amount of \$51.38 which came back bounced with Stopped Payment. At this time, we will close Ms Tracy's account.

Thank You

Customer Service
Green Stream Lending

GreenStream Lending

Case #: 10520944

**Consumer
Info:**

Llamas, GianCarlo
[REDACTED]
Tampa, FL 33647
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/9/2015 2:48:33 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I borrowed \$100.00 from this company on 12/15/14. I was told the total would be \$151.38. Since then, they have taken \$51.38 every 2 weeks. The total amount they have taken from me since December is \$359.46! This is totally out of control. After so many phone calls and emails, I finally got a hold of someone, and they said there was nothing they could do unless I pay \$151.38 on top of the \$359.46 they have already taken from me. This is fraud at its best. From what I read from other complaints, it is the same thing with other people. If this is their practice, I can only imagine how much money they are stealing from other people.

Consumer's Desired Resolution:

Close out my account. Amount borrowed has been more than paid & such practices need to be dealt with extreme measures by our U.S. Government. They will not take one more penny from me!

Complaint Messages

03/10/2015 - Owner/Manager

Respond to Complaint

As of 3/10/2015, your account with Green Stream Lending is consider paid off and closed.

Thank You

Customer Service

Green Stream Lending

GreenStream Lending

Case #: 10536567

Consumer Info: ashley, jenelle
[REDACTED]
spanaway, WA 98387
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
888-296-7226

www.greenstreamlending.com

Date Filed: 3/17/2015 12:04:52 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan from them and it was do on 3-13-2015 in the amount of \$113.23 to be paid in full no problem with that. I got a call from a lady that's works for Greensteam telling me that it was a problem with their system and 2 deduction of \$113.23 will be taken out of my account ,but they caught it in time and they will return my money(\$113.23) by 3-17-2015,when I talked to the lady from Greenstream I told her that I needed the money back in my account by 3-17 because I had to pay my car insurance, she said that it would be there with no problems. Well to say the lest the money was not in my account and when I called them they put me on hold and no one answered my call so I kept calling back and they did the same thing over and over and that happen 8 times. So I called my Bank and told them what had happened and plus they could see the transaction so they are going to get my money back but in 10 DAYS may be it could take up to 2 WEEKS now Im in danger of losing my car insurance plus a late fees please help. This place is a RIP OFF ,

Consumer's Desired Resolution:

I want my money back with interest the same interest that they charge and all late fees paid.

GreenStream Lending

Case #: 10550700

**Consumer
Info:**

Benefield, Misty
[REDACTED]
Pearland, TX 77581
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/26/2015 7:36:14 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been on hold for over an HOUR trying to speak with a manager regarding the horrible customer service I've experienced since I received this loan! I have left several messages for someone to contact me to no avail and I've attempted to reach someone as you all continuously have a "high call volume." I presume so due to the illicit practices you all force upon your clients. I've never had to deal with a business this unprofessional in my life. I can't pay off my loan or make payments towards my principle because no one ever answers or I'm placed on hold. Two payments were withdrawn from my account on 3/13/15 without explanation and I contacted your toll free number and left messages for someone to contact me and that has yet to be done. When I applied for the loan I spoke to 3 people within minutes but trying to pay off my loan or contact you all is a headache! I would like to express my extreme displeasure with the financial lenders, Green Stream Lending. I have never experienced such shady and unprofessional people in my life. I have had the worst experience with this company and their employees. They are extremely rude and incompetent! This loan company is A SCAM!

Consumer's Desired Resolution:

My account settled and closed

Complaint Messages

04/10/2015 - Owner/Manager

Respond to Complaint

Upon review of your account, we decide to consider your account paid off and closed as of 4/10/2015.

Thank You

Customer Service Department

Green Stream Lending

GreenStream Lending

Case #: 10555413

Consumer Info: Haddow, Shannon
[REDACTED]
Henderson, NV 89052
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/30/2015 3:45:07 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

called company to let them know they had the wrong payment date. I get paid on the 5th and 20th of each month. They are showing a deduction on the 3rd. Told them since the 5th falls on a Sunday I do not get paid until Monday. They are refusing to change my due date unless I provide them a written letter from my accounting department with regards to this issue. I also told them to pay the loan off which they will not do either. They will debit my account when funds are not available and cause a overdraft which will cost me at least \$32 I want the loan paid off on Monday April 6th 2015. I was already told originally the loan would be paid off on March 20th and that did not occur, instead I have to pay another "extension fee".

Consumer's Desired Resolution:

I want the loan paid in full on April 6th 2015 and if there are charges to my bank account for overdraft due to this error on their part they are to pay this also.

Complaint Messages

03/31/2015 - Owner/Manager

Respond to Complaint

After confirmation with customer, customer's due date has been changed to 4/6/2015 as requested by the customer.

Thank You

Customer Service
Green Stream Lending

03/31/2015 - Mrs. Shannon Haddow

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10555413, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Shannon Haddow

GreenStream Lending

Case #: 10555504

**Consumer
Info:**

Johnson, Ella
[REDACTED]
Jacksonville, FL 32256
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/30/2015 4:20:48 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I borrow 150 dollars from corporation Oct 2014. Here it is March 30 they have taken 77 dollars out of my account every two weeks for a total of 916.00. I have called several times to try and get this resolved and no success, no phone calls returned. This is an very ridiculous company which is set up to destroy you financially.

Consumer's Desired Resolution:

for this company to get out of my account before I close it and to refund me my money they have already taken.

Complaint Messages

03/30/2015 - Owner/Manager

Respond to Complaint

We spoke to customer about this loan multiple times and tried to work with customer as shown on our call record.

897 12/30/2014 11:55: Cust. called to skip due date. Granted

825 12/19/2014 11:57: ***CANCEL Pay Off 12/23*** PER CUSTOMER REQ

169 12/4/2014 16:09: Payoff request \$227.07 12/23/2014

169 12/4/2014 16:06: ONE TIME FROM 12/9/14 TO 12/23 /14 Skip Due Date
NOT ENOUGH FUNDS

At this time, we can consider customer's account closed and paid off.

Thank you

Customer Service

Green Stream Lending

04/01/2015 - Ms. Ella J Johnson

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10555504, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Ella Johnson

GreenStream Lending

Case #: 10555672

**Consumer
Info:**

Waldvogel, Zachary
[REDACTED]
Minneapolis, MN 55408
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/30/2015 5:06:05 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

Hello, I took out a loan with Greenstream lending on 02/06/15 for \$300. Since I have paid the company back nearly \$600 due to this concept of a \$154.00 bi weekly fee. After taking the loan out I have attempted to contact them no less then 10 times through messages on my account and phone calls. Sometimes when I call, I even get a this number is not in service message. Other times, an automated message tells me that they are experiencing a higher then normal call volume and after 10 mins or so, it just goes to voicemail. Last bi-weekly cycle, I was double charged the \$154 "financial fee" and it put my account negative, resulting in a \$35 overdraft fee. I tried to contact them and sent them a message through their website immediately and never heard a response. I have tried to contact them previous weeks to pay off the loan to avoid this \$154 bi-weekly fee (last week it was over \$300 because of the double charge). They make it impossible to contact them, so they can keep charging this fee, and thus I have paid over twice the loan amount in "financial fees".

Consumer's Desired Resolution:

I want them to stop taking money from my account. I have paid more then double the loan in full. I also want a refund of the \$35 dollars it cost me in overdraft fee from the double charge.

Complaint Messages

03/30/2015 - Owner/Manager

Respond to Complaint

First of all, we do apologize for what happened on 3/13/2015. Our bank had system issue and transaction we sent out was duplicated for some customers. We did try to reach out to you but could not gotten hold of you.

At this time, we collected total of \$306.50 from you and we did notice that you put stop on our transactions from 3/13/2015.

Since we collected all the principal and to compensate what happen on 3/13/2015, we will close the account without collecting rest of the financial fee.

Thank you

Customer Service

Green Stream Lending

GreenStream Lending

Case #: 10577873

**Consumer
Info:**

Clark, Rochay

Jackson, MS 39209

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/14/2015 9:46:54 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have attempted contacting the business about a loan i recieved in January for \$200 and even after the loan has been paid off they are continuously taking \$102.76 from my account as on April 17, 2015 as stated in the email they will be withdrawing the 7th payment of 102.76 from my account. I want the money to stop being taken from my account. They keep extending the loan but i want the account closed. They are unlawfully taking money from my account and i want it to stop and if possible at least 1 payment of the 102.76 placed back into my account. I have tried contacting the business by email and phone but they dont respond to emails and when you call it rings for a minute and hangs up. When i was recieving the loan they had no issue contacting me now i get no response.

Consumer's Desired Resolution:

I want the money to stop being taken from my account. They keep extending the loan but i want the account closed. I also would like at least one payment of 102.76 placed back into my account.

Complaint Messages

04/14/2015 - Owner/Manager

Respond to Complaint

Per our conversation with customer, her account has been closed and paid off as of 4/14/2015.

Thank you

Green Stream Lending, inc.

GreenStream Lending

Case #: 10584425

**Consumer
Info:**

Banks, Ebony

Omaha, NE 68134

m

**Business
Info:**

GreenStream Lending

8 Crestwood Rd

Boulevard, CA 91905

(888) 296-7226

Date Filed: 4/17/2015 7:57:45 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday loan with this company, and have paid them every two weeks since August 72.76 for a 200 loan that is over 1000 dollars, On March 13th they double debited my account and then I havent been able to get a hold of them on the phone or through email, whenever I have tried to access my account is was all of a sudden unavailable. I finally talked to someone and was told my account was considered paid in full and closed and then today get a call my account will be turned over to collections if I dont work something out with them. They even made me conference call my bank to confirm the double debit to my account I want them to stay out of my bank account and consider the account paid in full like they told me last week

Consumer's Desired Resolution:

I want them to close the account and consider it paid in full like they told me it was!

Complaint Messages

04/20/2015 - Owner/Manager

Respond to Complaint

As of 4/20/2015, Customer's account is consider paid off and closed.

Thank You

Green Stream Lending

GreenStream Lending

Case #: 10592763

Consumer Info: Baker, Sabrina
[REDACTED]
Opelika, AL 36801
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/23/2015 12:56:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received my 1st loan with this company (Green Stream Lending) approximately a month ago. When I initially called and pressed the option for a new customer, I received someone on the line in no time. I was granted a loan with no problem, and paid it off completely (interest and all) on the very first due date and got the same \$100 back. Now mind you all, it took me several attempts of being put on hold (at some times over 20 minutes), only for the phone to go to voice mail after holding for ever until finally I got someone that set me up to pay the loan off in full. Now this week, my second loan was due on today (4/23/2015) and per their rules, I contacted them on Monday (because you are suppose to contact them at least 3 days prior to due date of the loan) to schedule your payback option, either pay back in full or interest only, so I contacted them not only by phone but also via an email and fax to let them know I wanted to pay the loan back in full. I had to leave a new voice mail sating that I wanted to pay the loan off completely when I called because no one answered and after doing all this (faxing, leaving a voice mail and emailing) they still took only the interest out of my account. I tried calling them today several times to try to understand why they did not honor my request to take out the full amount because I was told I could email, fax, or call to schedule payback options. I AM HIGHLY FRUSTRATED WITH THIS COMPANY. THEY ARE VERY UNPROFESSIONAL AND I HAVE NEVER SEEN A COMPANY THAT BARELY ANSWERS THE PHONE AND WILL NOT RETURN MESSAGES, AND I NEED TO BE ABLE TO CONTACT SOMEONE BY THE TIME MY NEXT PAYMENT IS DUE (ON MAY 7TH) SO I CAN PAY THEM BACK THIS DARN \$150 AND BE DONE COMPLETELY!!!

Consumer's Desired Resolution:

Complaint Messages

04/23/2015 - Owner/Manager

Respond to Complaint

Per conversation with customer, Customer will pay off the loan on following due date by paying principal amount of \$100.

When this transaction clears, customer's account will be paid off and closed

Thank you

Green Stream Lending

04/23/2015 - Mrs. Sabrina Delois Baker

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10592763, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Sabrina Baker

05/07/2015 - Mrs. Sabrina Delois Baker

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10592763, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

I originally filed a complaint (ID # 10592763) with this company with you all on 4/23/2015. they were contacted by you all, in which they in return contacted me by phone and I accepted the resolution with them through you all (the BBB) for them to deduct \$100 out of my account today and my account with them would be considered settled and closed. HOWEVER, AFTER CHECKING MY BANK ACCOUNT THIS MORNIG, THEY FAILED TO KEEP THIS ARRANGEMENT, AND HAVE YET AGAIN TAKEN ONLY THE FINANCE CHARGE FEE OF \$51.38 OUT OF MY ACCOUNT. NOW I AM BEYOND FURIOUS! I AM ASKING THAT YOU ALL PLEASE FOLLOW-UP WITH THEM ON THIS MATTER AS SOON AS POSSIBLE! I AM FURTHER ASKING THAT THEY NOW ACCEPT ALL THE MONEY I HAVE PAID THUS FAR AND CONSIDER MY ACCOUNT PAID IN FULL. CONSIDER MY LOAN PAID IN FULL AT THIS POINT!!!

Regards,

Sabrina Baker

05/07/2015 - Owner/Manager

Respond to Complaint

Per our conversation with customer, customer's account is consider closed.

Thank You

GreenStream Lending

Case #: 10600149

**Consumer
Info:**

Johnson , Tonya

Auburn , AL 36832

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/28/2015 12:00:00 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

When trying to get in touch with this company to pay my loan off, it is NEARLY IMPOSSIBLE!!! This is the 3rd week, I've tried calling and no matter what time of the day or evening I call, I have never been able to reach anyone. There have been times I have been placed on hold for over 20-25 minutes at a time only to be then put through to an answering machine wit NO ONE returning any of my calls. They have taken the finance charge only out of my account twice and I am ready to pay them off and be finished dealing with them. This has been and still is beyond frustrating!!!

Consumer's Desired Resolution:

Complaint Messages

05/07/2015 - Owner/Manager

Respond to Complaint

Per our conversation with the customer, payment arrangement was made.

Thank You

05/07/2015 - Ms. Tonya Johnson

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10600149, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Tonya Johnson

GreenStream Lending

Case #: 10604830

Consumer Info: mckoy, candice
[REDACTED]
north augusta, SC 28941
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/1/2015 8:10:35 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was approved a loan for 200.00 dollars. so far they have taken out 3 payments of the 102. I have called after called and emailed after email still no response. this is getting ridiculous.

Consumer's Desired Resolution:

Complaint Messages

05/01/2015 - Owner/Manager

Respond to Complaint

Payment plan was arranged on 5/1/2015.

Thank you

Green Stream Lending

05/02/2015 - candice mckoy

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10604830, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Candice Mckoy

GreenStream Lending

Case #: 10608454

**Consumer
Info:**

Sanchez, Blanca

Dallas, TX 75287

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/4/2015 4:03:03 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I applied for a loan with green stream lending on March 1st 2015, After talking with the lady on the phone for several hours she told me last step was sending my bank stub to verify employment she never contacted me back. The funds were never transferred to my account on the next bussiness day and now is saying i owe money on friday which is my next pay! I have been calling the line non stop with no answer! i want to get out of this mess and not have nothing to do with them but i cant because they wont answer their phone. I am scared they will charge my account on my next pay which is friday and i havent received any funds from them like i was told i would! ive already been charged 3 dollars for a processing fee which i dont know what that it? CAN YOU HELP ME?

Consumer's Desired Resolution:

I just want GREENSTREAMLENDING TO CANCEL THIS LOAN AND I DON'T WANT TO RECEIVE ANY MONEY FROM THEM ANYMORE>

Complaint Messages

05/05/2015 - Owner/Manager

Respond to Complaint

We spoke to customer and loan process was continued

Green Stream Lending

GreenStream Lending

Case #: 10613588

**Consumer
Info:**

Watson, Joel
[REDACTED]
Baton Rouge, LA 70820
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/7/2015 11:27:47 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

For at least 5 days, I have attempted to call and email this company with concerns about my account. Every time I call, no matter the time of day, I receive a message saying "We are experiencing an unusually high call volume.. Your estimated wait time is more than 10 minutes." After about 10 minutes, it asks me to leave a message. I do, and never receive a call back. No emails are responded to. They debited only the "financial fee" on my last payday, and they are about to debit another "financial fee." They are continuing to roll back my loan, which I have NOT authorized them to do.

Consumer's Desired Resolution:

I desire that this company contact me, and that they explain how much I owe, and my debt be settled immediately.

Complaint Messages

05/07/2015 - Owner/Manager

Respond to Complaint

Per our conversation with customer, payment arrangement was made for Principal amount only.

Thank You

GreenStream Lending

Case #: 10635108

Consumer Info: Bailey, Shelia
[REDACTED]
Norfolk, VA 23508
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/21/2015 1:00:57 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company has taken out approximately \$1,600.00 from my bank account for fees only for a \$250.00 loan. I spoke with Denise/ later was told her name is Kristina about stopping these transactions an a refund for overpayment amout of loan. Payback amount should be approximately \$415.00. After holding for a period of time Denise/Kristina returned to phone informed me my account was considered closed. Informed her fee for \$98.54 scheduled to be taken should be cancelled. This fee has been taken out of my account bi-weekly since about August of 2014 to now. Later called to speak with a supervisor (very unprofessional). Informed her I was due a refund for this overpayment amount. She said her name was Michelle (??) in the Funding Dept. We argued extensively. The result of the call did not end in my favor. Michelle(??) informed me there would not be a refund. The last transaction of \$98.54 would go through because it could not be stopped. Afterwards my account will be considered closed. I did not want any more transaction taken out. I have closed my bank account, and reopened another account just in case this company tries to withdraw more fees. I asked Michelle to transfer me to her manager, she stated there was no one else for me to speak with. She also informed me the owner of the company does not speak with customers, when I aked to speak with the owner.

Consumer's Desired Resolution:

Refund check for overpayment of money deducted from my bank account over the \$415.00 (???) pay back amount.

THIS COMPANY SHOULD NOT BE ALLOWED TO TAKE ADVANTAGE OF PEOPLE THIS WAY. I DO NOT UNDERSTAND HOW THIS IS ALLOWED.

Complaint Messages

06/18/2015 - Owner/Manager

Respond to Complaint

We already spoke to the customer regarding customer's request.

All the financial transaction was happened under the agreement that customer signed when customer got the loan. We were not able to communicate with customer well and customer hung up the call.

We tried to reach customer again but customer was not responding. Her account with Green Stream Lending is already closed.

If customer continue refuse to communicate with us, we are not able to resolve this issue.

Thank You

06/22/2015 - Ms. Shelia Donniece Bailey

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10635108, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

Regards,

Shelia Bailey

I will not close this case until I am refunded by check overpayment for this account. GreenStream deducted approximately \$2,000 within the past year for a \$250.00 loan. I am sure fees for this loan should not be \$1,750.00 for a \$250.00 loan. My bank account had deductions of \$98.45 withdrawn from my account biweekly for nearly a year. This company should provide BBB with proof of these deductions. I can do this if GreenStream refuses this request.

This company has not contacted me by phone since I filed this complaint. The only contact to me was via email for an additional fee of \$98.45 that GreenStream was not able to deduct from a closed account. Yes, I hung up on a representative to a phone call prior to me filing this complaint. The call was disconnected by me because I was refused refund for overpayment of fees deducted from my bank account.

Regards,

Shelia Bailey

Complaint Id #: 10635108

[REDACTED]



GreenStream Lending

Case #: 10636840

Consumer Info: Brooks, Kendall
[REDACTED]
Prince George, VA 23875
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/22/2015 3:39:59 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I been trying to contact this loan agency for the past 3 to 4 days about my account to see if it was closed and never received a response I'm always on hold for 30 to 40 minutes sometimes an hour I want to make sure my account is closed because they took money out my account twice and it's bad customer service when you trying to reach someone and can't get through it didn't take me no time to talk to someone and get the loan why the headache this company needs to be shut down for false customer service and they are rude when talking to you..

Consumer's Desired Resolution:

I want an email stating that my account have been closed or that they are about to close it so I can stop dealing with this company because they are not handling their business right...

Complaint Messages

06/05/2015 - Mr. Kendall Brooks

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10636840, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved. My complaint have been resolved as we speak the account is closed now... Thank you so much for your help...

Regards,

Kendall Brooks

GreenStream Lending

Case #: 10649599

**Consumer
Info:**

Spurr, Mary

Aurora, IL 60504

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/1/2015 8:53:33 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I applied for a payday loan on Thursday, May 28, 2015. On Friday, May 29, 2015, a representative contacted me to obtain more information. She stated that a decision will be made in 15 minutes and she will call me back. I have attempted to call the business number on Friday, Saturday and Monday, as well as sending three electronic correspondence on Friday and Monday, to find out the status. Every time I call, no matter the time of day, I receive a message saying "We are experiencing an unusually high call volume.. Your estimated wait time is more than 10 minutes." After about 10 minutes, it asks me to leave a message. I do, and never receive a call back. No emails are responded to. I have requested, in writing and via voice mail, that they cancel my pending application, to ensure that no financial fees are debited. Since they are not returning my voice mails or responding to my call, I am very concerned that they are going to list the loan as active -- despite my NOT AUTHORIZING any transactions.

Consumer's Desired Resolution:

I would like to have an agent contact me to verify that my application has been cancelled.

Complaint Messages

06/18/2015 - Owner/Manager

Respond to Complaint

This is confirmation that your Loan application is cancelled

Thanks

06/19/2015 - Mary Spurr

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10649599, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if

it does, will consider this complaint resolved.

Regards,

Mary Spurr

GreenStream Lending

Case #: 10649681

Consumer Info: Gonzalez, Beth
[REDACTED]
Chase City, VA 23924
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/1/2015 9:57:01 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have called green stream lending over 50 times from May 16 to May 31 and never once got to speak to anyone. Every time I call a message comes on stating they are having high call volume and the waiting time is approximately ten minutes and after about 15 minutes the line hangs up or ask you to leave a message. I have left several messages that included my name and my number and not once have I received a call back from any one from green stream lending. No matter what time I call whether its 9 a.m. or 4 p.m. the same message about the ten minute wait plays over the phone.

Consumer's Desired Resolution:

That green stream lending stop taking payments from my checking account because I am no longer working. Contact me and set up other arrangements to pay them back (other than with drawals from my checking account).

Complaint Messages

06/18/2015 - Owner/Manager

Respond to Complaint

We spoke to the customer on 6/8/2015 and made payment arrangements.

Thank you

GreenStream Lending

Case #: 10649898

Consumer Info: Turner, Jessie
[REDACTED]
Maple Plain, MN 55359
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/2/2015 6:54:06 AM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I applied for a payday loan online through Greengate services (www.greengateservices.com) for \$300 initially as I was behind on some bills due to a medical complication. I was declined for \$300 but was offered \$200. I was happy with this and went through the phone call verification / employment verification and they called over and over to verify the same information. I was busy at work, so didn't think anything of the fact that the second time I received a call was actually from a service called "GREEN STREAM LENDING". I went through all the motions again (like I did with green gate) and was approved for \$300. I received the money and began paying back finance charges. On my bank draft, I found it ODD that I was paying finance charges to 2 different places (greenstream and green gate). \$90 to green gate and \$101.77 to green stream. Thinking they were the same thing, I kept allowing automatic drafts from my bank. When I had a difficulty paying them back, I made payment arrangements to pay off the \$500 with a Lisa M via email paying \$107 a month until it was paid off. This was on 5/11/15. Oddly enough as those charges went through on 5/18 for \$107 and again 5/29 for \$107, I kept getting charged by green stream for 5/15 \$102.76 and 5/29 \$102.76. I made arrangements already and am still getting scammed for money from this other organization??! I can't afford this! As a single income family with 2 kids, this absolutely broke us. All together this venture has cost me just about \$1000 when all I was trying to do was the right thing to pay the loan(s) back. Please help, green gate must have somehow sold my information to someone else who jumped in during a desperate moment to scam me out of money.

Consumer's Desired Resolution:

Truly, I just want to continue to honor paying off this loan with greengate (who claims all of the \$500 is due to them), and to get rid of whatever this greenstream lending scam is. It can't possibly be legitimate considering I never initially contacted them for a loan. I contacted green gate services only and somehow they jumped aboard and took advantage. I want these mysterious charges I didn't authorize to STOP. Contacting them does no good, they don't respond yet just keep charging me to "extend my loan" with highly vague emails that are barely legible. My family and I are sinking because of this so the situation is dire.

Complaint Messages

06/18/2015 - Owner/Manager

Respond to Complaint

As of 6/8/2015, Your account with Green Stream Lending is closed and consider paid off.

Thank you

GreenStream Lending

Case #: 10650250

**Consumer
Info:**

smith, aretha

winter haven, FL 33844

**Business
Info:**

GreenStream Lending

8 Crestwood Rd

Boulevard, CA 91905

888-296-7226

www.greenstreamlending.com

Date Filed: 6/2/2015 11:24:39 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I had borrow 200.00 from this company since december 2014. I been paying 72.76 I try to reach the company to inform them I could no longer keep paying on this. I paid out over 800.00 on a 200.00 loan. I was told the loan will be paid in full and closed. But the company still taking out my account I also contact to let them I can no longer make payments do to loss income but they still taking from my account I try to reach them no response they keep extending my loan with out me even given permission to do so I closed my account. I got a new account some how the company taking from this account also without my authorization I do not know how they got my new account information. But i will like for them to stop taking from my account.

Consumer's Desired Resolution:

I will like for my account to be closed with this company I can no longer pay them 72.76 every two weeks. I think I paid out enough which was 800.00. Also I was told my account will be closed and paid in full.

Complaint Messages

06/18/2015 - Owner/Manager

Respond to Complaint

As of 6/8/2015, your account with Green Stream Lending is closed and consider paid off.

Thank you

GreenStream Lending

Case #: 10656502

Consumer Info: Monzon, Maria
[REDACTED]
Hoffman Estates, IL 60169
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/5/2015 5:46:23 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been trying to pay off my loan and I have spent days calling but there has been no response. They have charged my account fees which should have not happened if they would return my calls, emails and messages. It has been a very frustrating and costing me money.

Consumer's Desired Resolution:

I would like to payoff my account as per the initial contract.

Complaint Messages

06/09/2015 - Owner/Manager

Respond to Complaint

Per our conversation with customer, payment arrangement was made for 6/11/2015. When this transaction is cleared, account will be paid off and closed.

Thank you

06/09/2015 - Maria Monzon

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10656502, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Maria Monzon

GreenStream Lending

Case #: 10677788

**Consumer
Info:**

henderson, teka
[REDACTED]
Detroit, MI 48228
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/19/2015 10:40:45 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I received a 100.00 loan from the company a month and a half ago. When I originally signed up for the loan I was asking for 1,00.00 and was awarded only 100.00 with the promise that if I agreed to the 100.00 that the other 900.00 would be given to me after paying on my loan 2 times on time. they have been taking money from my account and my loan is paid off ive made numerous attempts to get in contact with someone via emails and phone calls. no one has gotten back to me. I think its bad business for a company to make promises and don't fulfill them they take money from my account and I cant reach anyone to discuss my affairs. I think this is wrong and I would really like for this issue to be addressed im really upset and would never do business with this company again

Consumer's Desired Resolution:

I would really like to speak with someone from the company as soon as possible im really in the dark with this whole situatuion

GreenStream Lending

Case #: 10685150

Consumer Info: Albert, Barbara
[REDACTED] e
Los Angeles, CA 90034
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/24/2015 1:11:08 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been trying to contact the business for 3 days straight. I am trying to PAY them, you would think they would pick up or answer my 10 emails. I originally scheduled to pay only the interest this period on my loan, but later decided I can pay in full. I called to schedule an additional debit of \$300 on June 23rd, so that I would be paid off in full, and not get charged an additional interest period. I still have not had my account debited and trust me they are always ON it, and debit your account immediately. I have reached out to the company consistently for the last 2 days and NO ONE picks up the phone, and when they do, they apologize for my experience, offer to transfer me to someone that can "help and take care of it" and im on hold for another hour! It is apparent that someone made an error on their end and the payment isn't going to be processed as I was told (likely so they can steal more interest from me). Even when telling them that I refuse to hold any longer, they assure me they are making a direct transfer, but yet NO ONE is on the other line and I have to hold for another 30 minutes till I just hang up. This is the worst customer service i have EVER experienced. I will take legal action if they do not take care of this as promised.

Consumer's Desired Resolution:

I need to speak to a manager/supervisor and be sure this payment is deducted ON TIME as promised that it was put in the system and that I will not accrue another interest period. I need the \$300 deducted as promised, and my account closed.

Complaint Messages

06/24/2015 - Owner/Manager

Respond to Complaint

Per your conversation with our agent Today, we could not verify \$300 transaction with your bank Today. We have to wait until Tomorrow to verify it one more time.

Our transaction record show we sent out transaction to your bank on 6/23 but somehow it was not showing Today.

Once we verify that transaction of \$300 cleared, your account will be closed and paid off.

And as we told you, there won't be any more fee nor interest charge to your account.

One of our agent will reach out to you Tomorrow.

Thank You

GreenStream Lending

Case #: 10685768

Consumer Info: Yim, Steve
[REDACTED]
Bremerton, WA 98337
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/24/2015 5:17:57 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

I had tried to reach out 7 times to the company through email, phone call and there website to contact me back about my loan. I have requested multiple times to pay the amount in full but they keep debiting me the amount of the finance charge and intentionally extending the loan to have me pay more than agreed upon.

Consumer's Desired Resolution:

I would like a call back from the company preferably from management and also want a resolution on either refunding me amounts that they have taken from me or the difference paid only on what the amount would have been if paid in full several amounts ago.

Complaint Messages

07/02/2015 - Owner/Manager

Respond to Complaint

per our conversation with customer, arrangement had been made on 6/29/2015.

Thank You

GreenStream Lending

Case #: 10685891

**Consumer
Info:**

Walker-McDaniel, Roger
[REDACTED]
Tulsa, OK 74136
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/24/2015 6:15:10 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

My problem with this company... I had taken a personal loan of 50.00 dollars out with is their practices in paying the loan. at the time of the initial loan, I told the that I wanted to pay the loan down by a certain amount each two weeks until I could afford a payoff. They agreed and have been taking my payments, after logging in I have discovered that none of those payments has been applied anywhere to the principal and the loan has not gone down one cent. These are not good business practices and add that to the fact that you can never get anyone on the phone for customer service. I almost feel like i should just stop paying them altogether.

Consumer's Desired Resolution:

I would like to be contacted to find out just where the initial communication mix up happened and how they wish to resolve the problem or do they want me to just stop paing it?

Complaint Messages

06/24/2015 - Owner/Manager

Respond to Complaint

We just contracted customer and verified customer's loan status and payment option.

Customer will contact us or set up the payment online when customer decide on payment option.

At this time, Loan will be extended on 6/26/2015 with extension fee.

Please let us know minimum 3 days in advance to set up or change the payment amount.

Thank You

GreenStream Lending

Case #: 10687117

**Consumer
Info:**

Johnson, Sandra
[REDACTED]
Detroit, MI 48227
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/25/2015 1:20:24 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

i borrowed \$400 and greenstream took out \$200 for 3 paydays and when i called them on the 4th payday they informed me that i still owe them \$600. They said that the \$200 each time was fees each payday and that nothing went to the principle of the loan. This is stealing money to me and that the initial \$200 should have went to fees and the following money should have went to pay off my \$400 loan.

Consumer's Desired Resolution:

No resolution requested/for BBB information only

Complaint Messages

07/07/2015 - Owner/Manager

Respond to Complaint

We clearly went over how the loan works and all the payment options customer had when she got the loan.

We also went over same thing when customer applied for 2nd loan and got another \$100.

For the 1st loan, customer extended the loan by only paying financial fee. Customer was fully aware of the all the payment options because customer did requested to pay

extra principal payment toward her 2nd loan which customer put stop payment on it.

At this time, customer's account is under collection process.

Thank You

GreenStream Lending

Case #: 10688731

**Consumer
Info:**

Seymour, Patricia
[REDACTED]
Jacksonville, FL 32223
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/26/2015 11:16:51 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I applied for a loan on 06/22 and have yet to receive a decision or response back. I have spent approximately 6 hours on the phone this week only to sit on hold and then be thrown into a voicemail system. I have also sent emails to which I have received no response. I did get someone on the phone once and she just put me back on eternal hold. I would think as a repeat customer they would at least respond. It's unfortunate that I now have the opinion that Greenstream has the worst customer service I have ever encountered. I hope my complaint triggers some changes within the business and that I may actually get a response. They have all of my information and the lack of response or contact has me very concerned.

Consumer's Desired Resolution:

Complaint Messages

06/29/2015 - Owner/Manager

Respond to Complaint

We will double check and make sure what happened with your application. As of 6/26/2015, your application had been denied and denial email should've been sent out to you last week.

Second email with deny reason will be sent out within 48 hours.

Once again, we are sorry about inconvenience.

Thank You

06/29/2015 - Patricia Seymour

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 10688731, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

My application is still showing as pending which means your response is not accurate. This is probably why no email was sent and really doesn't explain the lack of response to my multiple emails and voice mails after spending 6 plus hours on hold last week.

Regards,

Patricia Seymour

GreenStream Lending

Case #: 10689317

**Consumer
Info:**

Arnce, Tania
[REDACTED]
Fishers, IN 46037
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/26/2015 3:50:33 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I tried to apply for a payday loan on Thursday, June 25, 2015 from my existing account but kept getting an error. I called and selected the option for existing customers but was on hold for over an hour. During that time on hold, my estimated wait time went from over 3 minutes to over 5 minutes to over 10 minutes. I hung up and kept calling back but kept selecting the new customer option. I was able to speak with someone briefly and they transferred me to someone who can help. I explained what the issue was and she answered my questions and sent the email for me to verify my existing banking information. I received the email, processed the information from the link in the email and called back. I was not able to get a live person again. Today, Friday, June 26, 2015, I have been trying to get a live person since they opened, at 7 am per their website. During this time, I received another email to verify my banking information. I continued to try to speak with someone and finally spoke with someone when I called as a new customer. Seems they like new customers more than existing customers. She gave me the contact name and extension of the person who has my application and have left a voicemail with the contact person. I have made several more attempts to speak with anyone and keep getting put into voicemail. It is now 12:30 pm. I called again as a new customer. The rep found my application but was going to transfer me. I asked if I could ask her a question before she transferred me and she said yet. I proceeded to ask my question but in the middle of my sentence, she transfers me.

Consumer's Desired Resolution:

I just want someone to answer my questions and process my application...today. When you say you will call back, you should follow through!

I'm in the customer service industry as well and speak with customers all day. It's not much to let them know if you can assist or not. And if not, you can find someone who can instead of putting them on hold mid sentence.

Complaint Messages

06/29/2015 - Owner/Manager

Respond to Complaint

We are sorry about the inconvenience and we will make sure what happen with our application process.

For your application status, your loan application had been denied on 6/26/2015 and denial email should've been sent out to you on 6/26/2015.

Once again we apologize for your experience and we will make sure our employees are properly informed and trained

Thank You

GreenStream Lending

Case #: 10695442

Consumer Info: Costiniano, Earl
[REDACTED]
San Bruno, CA 94066
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/1/2015 4:43:49 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I contacted the business 2-3 weeks ago with regards to my account. I informed them that they have taken out more than what I owe and would like to consider the account closed. The current rep transferred me to a very rude manager stating that they automatically extend the loan and was supposedly in the contract I signed. I informed the rep/manager that if they don't consider my account closed after the pending payment that I would inform my bank to decline their future attempts or seek legal action. The rep/manager informed me that if I did do that they would send my account to collections which I informed them that I don't care and would still seek legal actions for breaking the signed agreement which I have a pdf copy of from their website. No where in the agreement that I signed did it state that my loan would be extended regardless of any verbal agreement on my part. At NO point in time did I request an extension of the loan at the time the loan was due. During the call we had agreed that the payment posted on 6/18/2015 would be the last and my account would be considered closed. They have charged me again and my account is still considered open. I would prefer that they refund me all the money they have charged me other than the agreed payment amount. I am not going to pay this company anymore and will inform my bank to deny any requests from this company. I will seek legal action for a breach of contract if I have to.

Consumer's Desired Resolution:

Close my account and refund me the money charged from 2/01/2015 - 6/30/2015.

GreenStream Lending

Case #: 10709633

**Consumer
Info:**

Strand, Amber
[REDACTED]
Lakeland, MN 55043
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/10/2015 1:04:29 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I took out a \$300 payday loan from Green Stream Lending on 4/30/15 with a signed agreement to pay back \$461.83 to which that amount was paid off on 6/8/15 in that exact amount. However, Green Stream Lending is still taking out \$154.14 every two weeks even after the amount that was to be paid by of the \$461.83. They have now taken out an additional \$308.28. I did NOT approve for them to take anymore then the original loan amount of \$461.83. I have tried to call there customer service @ 888-296-7226 and every time it says I have over a 10 minute wait and I wait about 15 minutes and then all of a sudden it will say "Please leave a message". So I have called over 12 times to get a hold of someone, left 9 messages and have even e-mailed them 5 times to have someone contact me right away. This needs to be resolved as they are now stealing money from me..

Consumer's Desired Resolution:

I would like my account to be credited in the amount of \$308.28 and for Green Stream Lending to stop automatically taking money out of my account. I want them to provide a service that people can trust and now worry about there money being stolen if then need to borrow money for them. I would like if they actually had someone that would either answer the phone or contact people back when either left a message or an e-mail sent.

GreenStream Lending

Case #: 10721890

Consumer Info: Fairley, Terricka
[REDACTED]
Hattiesburg, MS 39402
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

<http://www.greenstreamlending.com/>

Date Filed: 7/17/2015 4:59:40 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I have been dealing with this company since October of 2014. I only borrowed \$200. Since then, I know I have paid well over \$900. On May 8, 2015, I requested to get another \$200 loan. I know it may sound crazy to want to get another loan with this company, but I have been in bind. Probably because of them robbing me every other week. It seems as if I am NEVER going to pay them off. I have called them on several occasions to speak with someone in customer service, but I always get the message, "We are currently experiencing an unusual high volume of calls. Your wait will be over 10 mins" or something of that nature. Regardless of how it is said, it is ridiculous that you can't even get a hold of anyone within the customer service department. I have never known of a company to run without anyone in customer service to handle situations such as this. I have even emailed the company and still no response. This is starting to look and smell like a SCAM!!! I really want all of my money back that I have been robbed of.....SERIOUSLY!! I honestly would not recommend this business to anyone!

Consumer's Desired Resolution:

I would prefer to be refunded all the fees that I have paid over the past 7 months. Honestly, it should have only taken 2 months to pay what I borrowed off. Not \$900+!

GreenStream Lending

Case #: 10743544

**Consumer
Info:**

Fields, Theresa
[REDACTED]
Orland Park, IL 60462
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/31/2015 10:26:33 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

For the past 4-5 months I have been trying to payoff the total balance due to no avail. When I call Greenstream I get put on hold for 6-10 minutes & then get a voicemail. I leave a message & no one returns my call. I have also emailed customer service in which I am told to go online & make the payment but am not able to because there is no option for me to pay off. There is only an option to request another loan in which I have tried that route & am told I am in default & can not. I have emaild the company at least 4 separate times. I would think they would take the time to call me to ensure I can pay it off but yet they keep charging me the installment charge. I feel I have been overcharged & these are unethical business practices.

Consumer's Desired Resolution:

I feel I have been overcharged for at least the past 2 months & request a refund of \$205.52 which is equal to 4 payments of \$51.38.

Green stream lending

Case #: 10763312

**Consumer
Info:**

Cook, Jaimeyka
[REDACTED]
Jacksonville, FL 32225
[REDACTED]

**Business
Info:**

Green stream lending
8 Crestwood Rd
Boulevard, CA 91905
8882967226

<https://www.lendredirect.com>

Date Filed: 8/12/2015 12:01:32 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have tried many times to call this agency, but I never get through to talk to anyone. Whenever I applied for the loan it wasn't an issue at all. They have took money out of my account twice; I am ready to pay this last portion and close this account.

Consumer's Desired Resolution:

I want to pay this small portion owed and close my account.

GreenStream Lending

Case #: 10773838

**Consumer
Info:**

Martin, Brittini
[REDACTED]
Buena Park, CA 90620
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/19/2015 12:06:44 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$300 loan over three months ago with Green Stream lending. They have been taking out \$150.00 from my bank account every two weeks, adding up to almost \$900. I have been trying to contact them numerous times by both calling and emailing. When I call I am on hold over 30 minutes or more and then just sent to a voicemail. My calls are never returned. They are breaking me financially. I just want to pay them off. They have charged me numerous times that would not of happened if they would return my attempts to contact them.

Consumer's Desired Resolution:

Because I have tried to contact them numerous times, instead of refunding me all the payment charges I just want them to be used to pay the \$300 loan and be done with it.

GreenStream Lending

Case #: 10812574

**Consumer
Info:**

DOUGLAS, KAYLIN
[REDACTED]
Saint Louis, MO 63138
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/14/2015 1:59:56 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received an email from this lender on 9/10 stating that they have received my request for an extension that I have not applied for. It stated that they was just going to take the processing fee out and my next payment is due 9/25/2015. They took \$142.00 out of my account and I cannot seem to get anyone on the line to speak with regarding this. I never requested for a date extension and I am not sure as to why more money was taking out of my account than what was emailed to me?

Consumer's Desired Resolution:

I would like someone to contact me back and let me know what is going on. I would like a number that will actually get me to a live person verses me emailing or leaving a message just to not receive any return correspondence.

GreenStream Lending

Case #: 10810450

**Consumer
Info:**

Gunderson, Matthew
[REDACTED]
Saint Cloud, MN 56303
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/12/2015 9:07:38 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

ACH payments wrongly taken out of my account after loan should have been paid off. I even had stop payments put on payments and they were still taken out.

Consumer's Desired Resolution:

I would like my money refunded for the 8/28/15 and 9/11/15 ach drafts. That loan should have been paid off already and its very stressful to have it keep coming out.

GreenStream Lending

Case #: 10814040

**Consumer
Info:**

Koch, Dawn

Peoria, IL 61614

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/15/2015 10:04:46 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have tried contacting green stream leading several times through email & calling. They are not responding. I have made payments, but what them to cancel my loan extension. I don't know my payment amounts that come out.

Consumer's Desired Resolution:

I want the loan paid off and no longer want to do business with them. If they can't respond to their clients and answer their phone to resolve problems.

GreenStream Lending

Case #: 10814133

**Consumer
Info:**

Loera, Gabriel
[REDACTED]
San Jose, CA 95127
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/15/2015 10:46:39 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday loan of \$200.00 back in May. The website offers an option to extend the loan, which I have done up until now. I made attempts to pay off my loan in full, however, the website does not offer that option. I tried contacting the business via phone and email with no response (phone has the same message of high call volume). Furthermore, the latest withdrawal from my banking account was never authorized by my signature/phone confirmation. It's clear that this business is trying to cheat people out of money by not allowing them to settle their debt.

Consumer's Desired Resolution:

To be able to pay the loan in full, and have no additional fees withdrawn from my banking account.

GreenStream Lending

Case #: 10839896

**Consumer
Info:**

Rosenberry, Amber
[REDACTED]
Berryville, VA 22611
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/30/2015 11:14:26 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been emailing and trying to get in contact with them regarding to loans that I have. I have been trying to pay them off. I have been getting the "extention fee" taken out of my account every 2 weeks for the past at least 5 months if not longer. These accounts should I been paid off. The amount of money I have given them and they have taken from my account they should be closed. I need to know if these accounts are being closed since I have paid well over \$700 if not more for one loan ahich was \$150 and the other loan which was 100. This is just ridiculous!!! Like I said these loans should of been paid off I was told in the beginning that they would only that 3, 4 max payments out of my account and then they both would be paid off!!!

Consumer's Desired Resolution:

I honestly just want the accounts closed. I would love a refund for the extra money that has been taken out of my account. I however doubt I will get it but my main concern is that BOTH accounts are closed and they send me an email stating that they are closed and no more money be taken out of my account!!

GreenStream Lending

Case #: 10930838

**Consumer
Info:**

Singleton, Syreeta
[REDACTED]
Temecula, CA 92590
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/3/2015 11:06:28 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I accepted a payday loan from this Company back in either the End of May or beginning of June and have been paying over \$120 every two weeks since, and I'm sure at this point I've paid my loan back twice over. I have attempted several times to get in touch with them to find out how much I owe to pay it off so I don't have to continue paying their ridiculous fees, however getting in touch with them is impossible. No matter when you call (even if it's first thing in the morning when they open) you get a recording saying that there is a long wait due to higher than usual call volume. After waiting on hold for a little while you're eventually disconnected and have to go through the process all over again. I've gone so far as to choose the option to speak to someone about getting a new loan, and of course they answer that one every time. When you let them know why you're calling and how no one answers they say they need to transfer you, only to hold some more and be disconnected again. This process makes it seem as though they aren't interested in providing the option to pay off the loan and avoid the extension fees that add up quickly.

Consumer's Desired Resolution:

At this point I'd be satisfied to have the account closed and considered paid so that no more money is taken out of my account.

GreenStream Lending

Case #: 10942256

**Consumer
Info:**

Ralston, Brian
[REDACTED]
Cedar Rapids, IA 52401
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/7/2015 11:54:29 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a \$100 loan out from this place 10 months ago. They have been debiting my account for \$50.78 every two weeks since then. I have tried numerous times over the months to pay this off. I have emailed with no response and have left several messages with no response. Emails are never returned and a live person never picks up when I call. It gets directed to voicemail and messages are never returned. There is not an option on the website to pay off this loan. This \$100 loan has cost me over \$1000 and I want this resolved.

Consumer's Desired Resolution:

I would like my account debited for the loan payoff of \$150.78 on the next due date and not have my checking account charged for anymore expenses going forward. OR, the company can simply close my account and not take any further funds from my account, due to these experiences AND the fact I have paid well over \$1000 for this \$100 loan. Thank you

GreenStream Lending

Case #: 10956994

**Consumer
Info:**

Lee, FeliCia
[REDACTED]
Anaheim, CA 92805
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/17/2015 3:18:35 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a loan out with this company for \$400, on the 14 and 29th of the month I have received an email stating my loan was extend and they are only charging the fees. When I took the loan out I was told the loan fees were \$200 and three payments would be take to cover the loan. When I log into their website they are stating amount of \$600 is due and twice a month they are taking \$200 in fees. I have tired calling and get a message that there is a wait time of 20-45 min and when I hold I am never able to reach a live person I am only allowed to leave a message. I have left several messages and emails with no response.

Consumer's Desired Resolution:

I feel the \$200 payments take should apply against the loan and the balance should be reduced to \$200 I would like to know what day they plan to take this final payment and close my account.

GreenStream Lending

Case #: 10962790

Consumer Info: matias, madelyn
[REDACTED]
Lancaster, PA 17603
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/20/2015 11:54:48 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have repeatedly tried to contact customer service to repay my loan, to reset my password and to find next scheduled payment. I can not get ahold of anyone for current customers. I have called 22 times since 10am on 11/20/2015 holding for more than 20 mins at a time. The only ones that answer is for new customers. I have tried for a week to get ahold of them, emailed, called no response. All I want is to reset my password and pay my loan in full.

Consumer's Desired Resolution:

TO PAY MY LOAN

GreenStream Lending

Case #: 10963837

Consumer	Johnson, Kimberly	Business	GreenStream Lending
Info:	[REDACTED] San Jose, CA 95125 [REDACTED]	Info:	8 Crestwood Rd Boulevard, CA 91905 (888) 296-7226

Date Filed: 11/20/2015 11:30:07 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

In April I received a payday loan for \$100.00. I have tried since July 08, 2005 to get in contact with them to pay it off. Every two weeks since April they having been taking \$51.38 out of my checking account. Durning this time I have had to take a Medical disability retirement due to Diabetes and Sixth Nerve Palsy. With sixth nerve I have had to wear an eye patch because my eyes are crossed, so I really was not able to see.

Consumer's Desired Resolution:

If the 51.38(411.04) taken out of my checking account from August to current could be credited by to my account.

GreenStream Lending

Case #: 10967440

**Consumer
Info:**

Johnson, Shareka
[REDACTED]
Charlottesville, VA 22901
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/24/2015 10:17:48 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I was approved for an \$100 dollar loan from this company. The agreement was I could pay the fee of \$51.08 or pay it off. They told me to call at least 3 days before my payday if I wanted to pay it off. The first time they took 71.08 out of my bank account, when they was only supposed to take \$51.08. I have been trying to contact them for two weeks now. I have been calling and they put me on hold for 45 minutes and then a machine come on and tell me to leave a message. I left messages and nobody has called me back. I tried to login to my online account and it says I have the wrong password and I dont. I clicked the link that said forgot my password, and it says they sent me a link to reset my password. I check my email inbox and spam and they never sent me the link. I had to put a stop on my bank account that my direct deposit go to. Maybe they will contact me.

Consumer's Desired Resolution:

I want to pay them the \$100 with no more fees added because I have been trying to contact them and the have already taken \$71.08 . They shouldn't tell people to call 3 days ahead of time if they want to pay off instead of paying the fee, and then it's impossible to contact them. I want this company out of my life and my bank account.

GreenStream Lending

Case #: 10970665

Consumer Info: Kennon, Tara
[REDACTED]
Chicago, IL 60660
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/27/2015 10:16:05 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$100 payday loan, I was told very briefly about the terms of the loan, and I asked whether my loan agreement pay back dates payment options will be available on Green Streams site, I was told yes. I cannot logon to the site I have sent five e-mails stating I need assistance with my password and/or a written copy of my loan agreement, I have received no response. I have called three times, one time I was on hold for 20 minutes and I had to hang up to go back to work, the other two times I finally reached a human explained my problem and was put on hold again and then disconnected!

Consumer's Desired Resolution:

I want access to my loan agreement and payment dates and the loan terms, I want a phone number or e-mail of person at this business who will answer inquiries, in reading the other complaints this business seems to say you can pay off your loan at any time but then makes it impossible for you to reach them, I want to make sure I don't run into this problem.

GreenStream Lending

Case #: 10973812

**Consumer
Info:**

Carr, Tenita

[REDACTED]
Oak Creek, WI 53154
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/30/2015 4:01:40 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I want my loan rescinded because I didn't sign their contract and cannot afford to pay the interest they are attempting to have paid... However the company has deposited money into my account and I am not able to get a hold to anyone and don't want to close my account which would create more problems.

Consumer's Desired Resolution:

in writing I want this company to take their money back and only the principle because I didn't agree to have the loan

GreenStream Lending

Case #: 10978466

**Consumer
Info:**

Joe, Misty
[REDACTED]
Bakersfield, CA 93304
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/2/2015 7:23:30 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

To Whom it May Concern: I have asked twice now to pay off my loan with Greenstream Lending. NEITHER time was this done. I thought the first time that it was my mistake but now I know it is not because now that I look closer to my account there is a transactio(that shows the pay off pending three months ago. So by my calculations this loan was supposed to be paid off in August and I have been over charged. I have called several times and just get an operator stating first that there is a five minute wait period and then a ten minute wait period and then I get hung up on. I have also called one of the extensions that is in the emails I have received before and left voicemails and not received a single call back. Will someone PLEASE explain to me why they are not paying off this loan and just keep extending it? I have now asked for a third time through the website for it to be paid off this Friday and am hoping they do for once pay it off even though in my opinion they owe me \$259.66 (the over charge minus the \$100 to pay it off).

Consumer's Desired Resolution:

to pay off my loan and be done with this company

GreenStream Lending

Case #: 10982045

**Consumer
Info:**

Riddick, Brian
[REDACTED]
Portsmouth, VA 23707
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/4/2015 6:56:26 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have called numerous times to completely payoff the loan amount. However, I am placed on hold for over 25 minutes at a time and when I finally get someone to make a payment I am placed back on hold and no one picks up to complete the request. I should not have to chase them to make a payment but I am and I am tired, I will block them from accessing my account if the matter is not resolved by the close of business tonight! 12/4

Consumer's Desired Resolution:

LET ME PLAY TONIGHT OR I WILL BLOCK THEM FROM ACCESSING MY ACCOUNT AS I TOL THEM FROM THE FIRST DAY I DO NOT WANT PAYMENT ARRANGEMENT BUT TO COLLECT THE FULL AMOUNT ON THE 4TH!

GreenStream Lending

Case #: 10982888

Consumer Info: Stanford, Kandace
[REDACTED]
Federal Way, WA 98003
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/5/2015 6:03:40 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a \$100 back in 04/2015. Haven't had the money to pay it off until now. They have been debiting my checking account since 05/2015 2 times a month on the 4th and on the 19th of each month in the amount of \$41.48 which equals \$82.96 a month finance charge on a \$100 loan....okay great fine. But I have been trying since the end of 11/2015 to pay off my loan. I am feeling scammed! Every time I called either the wait time to be answered was unreal or if someone answered I got put on hold and left waiting for 30 minutes or more then many times just hung up on. So I'd call back immediately and the line was either busy or again I got put on hold. I tried to access on line sent emails to which no one ever answered! So on 12/02/2015 after numerous attempts to reach the via emails, phone etc... I finally got to talk to a woman who told me that I cannot pay off my loan with my credit card. I have already paid nearly \$500 on a \$100 loan. What difference should it make what form of payment I use to settle my loan obligation. I was never told that I couldn't use a credit card to pay off my loan, when I got the loan. On 12/02/2015 I called my bank put a stop payment on Green stream Lending (which cost me \$30) and since I wasn't specific on an amount that Green stream Lending was going to deduct from my account on 12/04/2015 they managed to get another \$41.48 out of my checking account.

Consumer's Desired Resolution:

I wish for them to to refund me the \$41.48 that they debited from my account on 12/04/2015, as well as, \$200 of the money they've scammed from me since 05/2015.

Therefore the refund I am seeking is for \$241.48 being the preferable amount for a settlement or at least the \$41.4... the money they debited on 12/04/2015. They are scam artists, that know, if they avoid any contact attempts from the consumer be it by phone, email, or any other source...that...they can (and DO) continue to keep charging the finance fees. They literally make it impossible to pay off a loan!

I would also requets/require them to close my account and have no farther contact, with me, via phone, mail, email, text or any other contact source. I do not appreciate being taken advantage of and I believe that I am entitled to get some type of refund...If not all of it minus the \$100 + 41.48 one finance charge for their lousy services. They need to be closed down for thier scamming crap!

GreenStream Lending

Case #: 10990171

**Consumer
Info:**

Hansen, Antonella

BOCA RATON, FL 33431

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
8882967226

Date Filed: 12/10/2015 12:00:00 AM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I need to file a complaint about GreenStream Lending. First of all, I was on hold for an extremely long time, and when I finally got a hold of someone, I asked them to change the date of my next payment, which they refused to do. Please HELP! Please call me at ([REDACTED])

Consumer's Desired Resolution:

see Attached document

GreenStream Lending

Case #: 10994885

**Consumer
Info:**

Horne, Tonia
[REDACTED]
Rocky Mount, NC 27803
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/14/2015 12:29:34 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On 11/27 received \$100.00 from them. Spoke with a young lady on the phone that explained that I could call in and pay the loan in full 3 days before the due date. I told her several times that I would be paying it in full on 12/04. I tried to contact the business through both email and telephone on Tuesday, 12/01 and was unsuccessful. On 12/03 a charge of \$50.78 was sent to my bank account. My actually payday is on Friday so I'm not sure why they sent it on the 3rd which was a Thursday. I have continued to try and contact them and still have been unable to do so. I am concerned that they will continue to try and take money from my account and days that aren't my payday which is causing me to have overdraft fees. I really just wanted to pay it back on be done with it.

Consumer's Desired Resolution:

To repay the \$100.00 and be done with it. The \$50.78 should be interest.

GreenStream Lending

Case #: 11008219

Consumer Info: Greene, Erin
[REDACTED]
Painesville, OH 44077
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/22/2015 10:15:57 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I took out a \$300 payday loan and was told if I wanted to pay more than the interest/fee, I would need to call or fill out form online. I tried calling this company numerous times. The line would ring busy, if I got it to ring, I would get a greeting that stated "we are experiencing an unusully high call volume, your wait time will be longer than 10 minutes." I was on hold for 40minutes before I hung up and tried again. Same thing occurred for 2 days. I finally got someone to answer, however, all she did was ask to verify my SSN and put me on hold for, w/o ever intending to pick back up (30more minutes on hold). This happened twice. I attempted to log-in to my account, however, it kept stating that my log in was incorrect and when I requested a change , the website stated that I would be emailed my password. I never recieved any correspondence from this company. I can't get through to them via phone or email and they will continue to debit my account. I have to close my account now and open a new one.

Consumer's Desired Resolution:

I would like my account settled and closed,, I have already paid back the loan in the form of the "interest/fee" totaling \$308. I will not pay any more interest.

GreenStream Lending

Case #: 11008632

Consumer Info: James, Keon
[REDACTED]
Chicago, IL 60644
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/22/2015 12:59:49 PM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

I applied for a loan on 12/22/2015. I got a call from an agent on 12/22/2015 maybe about 15 minutes after I completed my application. He told me to follow the link that he emailed me and once completed he would give me a call back or I could call them back. I called back several times and cannot get an answer. It says your call wait time is expected to be longer than 10 minutes, after about 15 minutes it says please leave a voicemail. I have left several voicemails and have not received a call back. I do not want this showing as an active loan if I cannot get the loan so I would like for the loan to be canceled out.

Consumer's Desired Resolution:

I would like for this to be canceled out so that I am not charged for something I did not receive

GreenStream Lending

Case #: 11011540

Consumer Info: Kimmons, Victoria
[REDACTED]
Indianapolis, IN 46226
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/24/2015 6:42:38 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a payday loan from this company and I have not been able to reach them since. I attempted to pay the loan off two weeks ago. I called for a week straight and left voicemails and still haven't received a call. With no contact and reviewing other reviews of this company I'm certain this company will keep taking the finance fee and charging me I should no longer be charged.

Consumer's Desired Resolution:

I wish for this loan to be adjusted as paid in full and to have no further contact with this business.

GreenStream Lending

Case #: 11015191

**Consumer
Info:**

Neal, Venis

Chicago, IL 60643

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/28/2015 6:21:07 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$200 payday loan and every since then, I have not been able to contact them to PAY IT OFF!!!! I have emailed, called, and faxed the business with no one getting back with me. This puts me in a bind because they are constantly taking \$73.00 out of my account and I just want to pay it off. This is a SCAM and not fair for consumers to go through. I JUST WANT TO PAY IT OFF!!!!!!

Consumer's Desired Resolution:

I WANT TO PAY MY LOAN OFF ASAP!!!!!!!

GreenStream Lending

Case #: 11020062

Consumer Info: McGregor, Hassan
[REDACTED]
Greensboro, NC 27406
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/31/2015 11:31:34 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I used this company to take out a payday loan and was told \$77 would be taking out the first week and then \$16 afterwards every two till my loan was paid off but \$77 has been constantly being withdrawn out of my account from this company. I've been calling and have not got an answer so the issue can be resolved. I need to know all my info how much is paid now it was only \$150 I got approved for

Consumer's Desired Resolution:

I would like for the business to be contacted so I can speak to them also and see what is going on and I would like for the \$77 to stop because that's not what I was told. I don't want to cancel my account

GreenStream Lending

Case #: 11090352

Consumer Info: Eagen, Michael
[REDACTED]
Quakertown, PA 18951
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/16/2016 10:50:00 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan in December. The loan was supposed to be paid off on 12/31/15, but it was extended without my permission. On 1/15/16, the loan was extended once again without my permission. I have paid over \$200 twice to extend a loan that I didn't want extended. I have sent numerous emails and made numerous phone calls, but have not received any response.

Consumer's Desired Resolution:

I would like them to no longer charge my account. I have over \$200 on three occasions. The loan was \$400. They have received the \$400 plus \$200 in interest and fees.

GreenStream Lending

Case #: 11093162

**Consumer
Info:**

Olds, Jacqueline
[REDACTED]
Orlando, FL 32808
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/19/2016 12:13:14 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have been trying to contact this company for a week with no successful attempts. Every time I call I am placed on hold for a substantial amount of time and then a recording comes on and tells me to leave a message. The reason for my call is I was told by a representative I was approved for a loan, however I have yet to receive the loan and I want to make sure I won't be charged any fees and that my information is shredded because it should not take this long for funds to be placed in my acct. After reading the previous reviews I no longer wish to do business with this company and would like to make sure they don't put anything on my credit or try to access any fees for their lack of services.

Consumer's Desired Resolution:

Contact me to notify me either through voicemail or email and let me know that my personal information has been destroyed and that there is no acct for me with their company.

GreenStream Lending

Case #: 11096987

**Consumer
Info:**

Rovinelli, Jaimie
[REDACTED]
Greenville, NC 27858
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/21/2016 7:41:59 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have followed instructions via their website to completely pay off my loan; it was deferred charging me another \$82 fee. I have completed two "contact us" forms on their website as well as called and waited on hold multiple times for extremely long periods of time to then be given the option to leave a message in which I still have not received a return phone call. The longer they keep me from paying off my loan, the more "fees" they can charge me twice a month at \$82 each time. I have followed instructions per their website to pay off the loan and it has been ignored and is costing me money.

Consumer's Desired Resolution:

I want to pay my loan off in full minus the \$82 fee I was charged because of their error and questionable business practices!!! I only owe \$200.76 with out the "fee" they continue to charge me for extending my loan when I did not ask to do so!!

GreenStream Lending

Case #: 11097261

**Consumer
Info:**

Wilson, Jacqwanda

Raleigh, NC 27604

**Business
Info:**

GreenStream Lending

8 Crestwood Rd

Boulevard, CA 91905

(888) 296-7226

Date Filed: 1/21/2016 11:26:37 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I would like to pay off my loan have account closed. Unable to get in touch with company long waits and no return call the website is not clear to navigate. I don't want to keep extending loan. If loan is not paid in full would like to pay off by 1-22-16. I have made two payment in the amount of \$103.15 and \$152.96.

Consumer's Desired Resolution:

Account closed

GreenStream Lending

Case #: 11108379

**Consumer
Info:**

Naseyowma, Mike
[REDACTED]
Whiteriver, AZ 85941
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/27/2016 6:20:32 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Green Stream <http://greenstreamlending.com/> is a total ripoff and do not have the courtesy to answer their phone calls nor reply to emails so they continue to deduct a fee even after I requested on more than one occasion to have this loan paid off. If you should even attempt to call the company, you are immediately placed on hold and your call wait time just gets extended with a longer wait time each time the auto attendant come back online. This company is one that EVERYONE should STAY AWAY from!!!

Consumer's Desired Resolution:

loan to be paid off in full.

GreenStream Lending

Case #: 11113915

**Consumer
Info:**

Jennings, Roxanne
[REDACTED]
Chicago, IL 60652
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/31/2016 1:11:12 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan on 1/7/16, decided I did not need the loan so I tried calling them back. I called several days and the phone would just ring. When I finally was connected with someone they put me on hold again, when asked what the problem was I told them that I wanted to pay off the loan, I'm placed on hold again. The loan was for \$100, plus the 50 dollar fee they take out first. Now they have taken it upon themselves to renew the loan without my permission charging me \$50 extra when I have repeatedly told them I want the loan paid off. On 1/28/16 the full amount was supposed to be debited from my account but they changed it and renewed the loan again, which I did not ask for charging me another 50 dollars. Now this Morning 1/31/16 I am calling no answer so I attempt to pay it off online and it says payoff pending for 2/12/16 and 2/26/16 I have screenshots. I just want the \$100 dollar loan paid off and for them to answer the phone. I will never do business with this ghost company again. They keep taking money out of my account without my permission not once did I agree to them extending my loan payment.

Consumer's Desired Resolution:

I would like to pay what I agreed to which was \$150 dollars, I did not ask for them to renew or extend any loan. They play phone tag place you on hold then they hang up. when I applied for the loan I had several calls now they don't wanna answer the phone. I also have the original messages that they sent me stating the loan amount would be taken out for \$151.38 and they felt the need to extend without my permission.

GreenStream Lending

Case #: 11117639

**Consumer
Info:**

Mazlan, Seri

Auburn, WA 98092

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/2/2016 4:27:46 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I called them on 02/02/2016 to queries on my loan. How much balance do I owe? 1st attempt, a collection department answered and she can't verify it. Told me to call the same number & press 2, which I did and got transferred to her. So I called again and was put on hold for more than an hour with 2 different person answered briefly just to put me on hold again. You can see my frustration when I can't even get an answer to how much I owe to the loan. My intention was to call them, ask how much left of it since I made 4 payments to it and go about making a full payment so I am done. But NO, I was put on hold with NO help, NO idea how much of it left. This is ridiculous especially when the actual loan is \$100 & there's 4 payments of \$51.83 made religiously. Just how hard is it to verify to me HOW MUCH MORE LEFT TO THE LOAN?

Consumer's Desired Resolution:

GreenStream Lending

Case #: 11123846

**Consumer
Info:**

Ieyva, Esmeralda
[REDACTED]
Los Angeles, CA 90059
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/5/2016 6:52:00 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I applied for a loan from this company and was approved, once the process was going and they where trying to get me to sign the customer service was very courteous and prompt, the only reason I applied for this loan was because they claim to be very flexible, when I spoke to the representative taking my information I made sure to ask multiple times that I could pay the interest first and then pay off the remaining loan, he kept repeating the same thing, "of course we are very flexible" what they failed to mention was thar they will continue to charge a finance charge and none of that money goes toward your loan, this company is misleading and their customer service is joke I was put on hold over 90 minutes trying to resolve this issue only to be told that she could not do nothing that I could login and see my information there. Which by the way I couldn't do because the password I entered was not working and every time I tried to reset my password I never received the link to my email which I requested about 5 times. Go to another lender!!

Consumer's Desired Resolution:

I would like this company to stop being sneaky about the way they explain things this is my first loan with this company and might be my last thanks to their customer service, I recommended your services to a friend based on how fast the loan was in the beginning and now this person is facing the same issue. SOME SORT OF DISCOUNT WOULD BE GREATLY APPRECIATED !

GreenStream Lending

Case #: 11124659

**Consumer
Info:**

Welch, Hannah
[REDACTED]
Toney, AL 35773
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/6/2016 4:51:07 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan for \$150 and the representative who set my loan up led me to believe the payments would be bank drafted from my account to pay the loan off. They began taking drafts of \$76.92 from my account. That happened twice, then a \$77.22 draft and then \$77.07. I have been trying to get in touch with them but would always get a "we are experiencing a high calling volume..." message. I never received any written correspondence from them (either US Mail or email) pertaining to my account, contract, or even that I had an online account to access. To date I still have not received a written copy of my loan contract. I have talked with a real person three times. On the second time the person was very rude and told me I was only paying to continue my loan. I told her that was not my understanding or agreement. I called back later the same day and that is when they told me I have an online account. This is the first time I had been told that. If this is not settled, I will be looking into the process for this company to be audited to see if their practices are legal. I have now paid \$308.13 for a \$150 loan. I want the \$308.13 I have already paid to pay off my loan amount in full, my account closed permanently and no more deductions to be taken out of my bank account.

Consumer's Desired Resolution:

I want the \$308.13 I have already paid Green Stream Lending to pay off my loan amount in full, my account closed permanently and no more deductions drafted from my bank account.

GreenStream Lending

Case #: 11126657

Consumer Info: Woodson, Joshua
[REDACTED]
Sutter Creek, CA 95685
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/8/2016 3:53:25 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Have tried now for several weeks to pay off loan in full via email and phone. Phone received high call volume and finally get an agent only to be put back on hold for another 45 minutes. Issues not resolved.

Consumer's Desired Resolution:

Would like my account paid off in full as per original contract. Have now tried for two months without success.

GreenStream Lending

Case #: 11130614

**Consumer
Info:**

Jackson, Nicole

Rocky Mount, NC 27801

**Business
Info:**

GreenStream Lending

8 Crestwood Rd

Boulevard, CA 91905

(888) 296-7226

Date Filed: 2/10/2016 4:25:15 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I called on 2/10/16 to pay off the 300 dollars I owed on my loan. On 2/5/16 they had debited my account for just the fee that they charge. When I called I was told I had to wait to pay it on 2/19/16 and pay the fees again. I had a loan with them before and was told that I could pay it off and not have to pay a fee again. This time however, I was told that was a one time courtesy. My issue is I should have been told up front the first time that it was a one time courtesy. I have done business with them for over a year and outside of not being about to get a hold of someone in a decent amount of time, I have not had any issues. I think it is unfair that this time they would not just take the 300 dollars out of my account. Instead I agreed to pay the fee again, one week later instead of two weeks and the whole loan amount. I was also told that there was no one else I could speak too and a supervisor would not be in until 2/11/16, which is total crap as well. I definitely do not recommend them and will never do business with them again. I also asked to be opted out of email solicitation. I was initially basically told I could not pay off my loan early as well.

Consumer's Desired Resolution:

I would like the fees to be taken off of the payment they are going to receive Friday 2/10/16 and just the 300 dollars taken out of my account. If nothing else they can reduce the fee by half since I am not going the full two weeks to wait to pay them.

GreenStream Lending

Case #: 11131446

**Consumer
Info:**

Schwinn, Malinda
[REDACTED]
Roy, UT 84067
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/11/2016 3:36:21 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan through the company and was told that they would do one payment would be done and then my next pay check they would take out the rest to close out my account, they have been taking money out every paycheck. I cannot seem to get a hold of them. They send me e-mails every once in a while to get into my account but I can never access it. I can't seem to get them to stop.

Consumer's Desired Resolution:

I want them to refund me the money they have taken out of my account since they opened it besides the two payments that were arranged and were to suppose to pay off the loan. I also want them to stop doing this to other people.

GreenStream Lending

Case #: 11133391

**Consumer
Info:**

Cabrera, Yannelys

[REDACTED]
Miami, FL 33133
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/12/2016 8:26:26 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a loan of 200 dollars from this companie and they have charge me 618 dollars 6 payments of 102 dollars I have been trying to contact them but no answer from them.

Consumer's Desired Resolution:

I want my money back and I also want to talk to them

GreenStream Lending

Case #: 11133736

Consumer Info: Smiley, LaNeisha
[REDACTED]
Hampton, VA 23661
7573209770
[REDACTED]om

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/12/2016 12:29:17 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have contacted green stream several times through email and phone. No one ever answers the phone or returns left messages. No one returns emails but they always get their payment on time every pay period. This is absurd!

Consumer's Desired Resolution:

I want someone to contact me via phone conversation

GreenStream Lending

Case #: 11134526

**Consumer
Info:**

Hamilton, Melissa
[REDACTED]
Charlotte, NC 28215
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/12/2016 5:56:58 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have called this company everyday, at least 10-15 times a day. I sit on hold for 20+ minutes at a time and no one ever answers it will either go to voicemail or simply hang up. Today on my last attempt before a file in this claim someone answered and said they don't know how I got on their line and then they hung up on me before I could say anything else I am simply trying to pay back my loan. I have been trying for the longest & they charge my account yesterday. Had they answered, that wouldn't have happened and I would have paid back my loan. Obviously the point of their business is to take money from people who are honestly trying to pay the loan back in a reasonable amount of time.

Consumer's Desired Resolution:

Simply allow me to pay off my loan so that I no longer have to deal with your company.

GreenStream Lending

Case #: 11136082

**Consumer
Info:**

Poledore, Ashton
[REDACTED]
Houston, TX 77071
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/14/2016 11:22:58 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Been trying to get ahold of this company since December this is by far the worst company I have ever experienced in getting a loan from I just want to know when will my last payment be for a \$200 loan which I already paid you guys back \$400 your phone system is a f***** joke so is your online system so I don't know who will be able to get in contact with me it's just f***** ridiculous to work with you guys if I can get a response from having to do this that's crazy so just please get back to me you guys well never make anymore only once you get exposed.

Consumer's Desired Resolution:

Loan settled

GreenStream Lending

Case #: 11138189

Consumer Info: HAMM, JEQUETA
[REDACTED]
Milwaukee, WI 53209
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/16/2016 1:33:28 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I took out a loan on 1/2016 and now that I am trying to pay off the loan they will not answer the phone all day nor have they tried to call me back or email me. I feel like they are not answering on purpose and my interest rates are going up day by day it is not fair. THIS is not how you do business and I feel like this company are scamming clients with not answering the phone cause the interest rates will continue to go up. I have been trying to pay them their money for about three weeks now

Consumer's Desired Resolution:

GreenStream Lending

Case #: 11150540

Consumer Info: White, Stephanie
[REDACTED]
Kent, OH 44240
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/22/2016 4:24:00 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been trying to get on the site to see how much I originally borrowed and how much I still owe. I cannot get in so I try to have a new password emailed to me but I never get the e-mail. I try to call and it rings once and goes directly to voicemail to leave a message. I have been going through this for three weeks. I don't know if I should still be paying or they are randomly taking money because no one will contact me.

Consumer's Desired Resolution:

I want the people of Green Stream to contact me to help me. And I dont want anymore money taken from my bank account since I have no clue how much I really owe them. If I being over charged I want money refunded as well.

GreenStream Lending

Case #: 11181422

**Consumer
Info:**

Witherspoon, Laura
[REDACTED]
Loxahatchee, FL 33470
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/1/2016 8:13:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took a \$300 loan at the end of December 2015 with the understanding that my total loan would be \$454 total including fees AND that this would be split between my next 2 paychecks (biweekly) however, they just keep charging me \$154 every 2 weeks and my balance due is still \$454!! I have called every single day for 3 weeks and the hold times are always long. Once I was even on hold for an hour and a half and no one ever picked up. I have left several messages even threatening to call the police and my attorney and still have not gotten any return calls at all. I emailed them and quickly got a response but all they said was "how can I help you" I responded to that saying someone needs to call me about my account and I got no response nor a call. I need them to stop taking money from me that I didn't agree to pay them!

Consumer's Desired Resolution:

I want this company to stop taking money I didn't approve them to take!

GreenStream Lending

Case #: 11186811

Consumer Info: Walker, Dijon
[REDACTED]
Hattiesburg, MS 39401
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/4/2016 5:36:06 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been attempting to contact GreenStreamLending in reference to the loan that was taken out. I have been unsuccessful in getting in contact with a representative. I only took out a \$100 loan but the company has deducted a total of \$219.06 and are attempting to take out another \$36.38. I would like for them to close out this account and stop any further deductions from my banking account.

Consumer's Desired Resolution:

For the deductions from my bank account to cease.

GreenStream Lending

Case #: 11188236

**Consumer
Info:**

Bason, Deneice
[REDACTED]
Williamsport, PA 17701
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/6/2016 11:00:04 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a loan and i would like to pay it off , but no one ever answers the phone i can't send an email for some reason. Customer service puts me on hold for 30-45 minutes then it says leave a message. They continue to take money out of my account every 2 weeks but i don't know when it will be paid i can't speak to anyone. But when i applied they called me within 15 minutes i believe they are taking advantage of people . I would like to somehow settle this matter ASAP.

Consumer's Desired Resolution:

GreenStream Lending

Case #: 11386804

**Consumer
Info:**

Franklin, Shannon
[REDACTED]
Melbourne, FL 32901
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/11/2016 1:45:17 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I can get no one on the phone now that I have a loan with them. I talked to someone before the first payment was due, and asked that my loan be paid in full on my pay day. I was assured that it would be. On Thursday before my payday I received an email that said that 181 would be taken from my account on the 7th but my loan payment date was suppose to be the 8th. So I called about the amount and the date. I could get no one on the phone for over an 1 hours straight of calling and waiting on hold and getting hung up on, I sent an email, no reply on the 8th only 181 was taken from my account, not the full amount like I requested... after reading other reviews I am going to be proactive and do a stop payment, I can not afford for them to pull 1000s from my account before anything is done to resolve a problem I have been trying to resolve

Consumer's Desired Resolution:

Answer the phone and set up a payoff day so I can no longer have to deal with these people, they are a rip off big time...

GreenStream Lending

Case #: 11393582

**Consumer
Info:**

craft, marlon

Tulsa, OK 74127

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/14/2016 1:18:00 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I was approved for a loan for 200 dollars and they told me ill make 2 payments of 111,which I did so I called back to apply for another, thinking I should be able to get one and they told me I had 8 more oayments of 111 or I could pay it off now.

Consumer's Desired Resolution:

I'm willing to pay another 111 but not 8 more payments of that. I feel like that's way too much and it's a scam. I shouldn't have to make 10 payments of 111 for a 200 dollars loan

GreenStream Lending

Case #: 11410301

**Consumer
Info:**

Riley, Sheryl

[REDACTED]
Kelso, WA 98626
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/22/2016 9:13:15 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

Business contacted me said i was approved for loan i applied for got my social and asked how i was paid by check or direct deposit. Said theybwere transferring me to someone to go over loan amount and my responsibilities to get the loan while on hold they dosconnected me somehow, tried calling back several times while on hold iy would give me a voicemail sayingto leave message and they call back. I recieved nothing.

Consumer's Desired Resolution:

Either contact me and finish process the right way or close my account and not use my social for anything or my other info.

GreenStream Lending

Case #: 11430940

**Consumer
Info:**

Daniel, Jessica
[REDACTED]
Long Beach, CA 90813
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/5/2016 4:15:15 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a 200 dollar loan from this company and I have been trying to pay it back for about a month already. They keep charging me more and more, I've already paid them more than 500 bucks and it will continue because I have not been able to reach them, I have tried calling time after time, even email. But there has been no response.

Consumer's Desired Resolution:

I would like a refund of the extra charges, if that is not doable, then I would be ok with just not being charged anymore because I can't afford to keep paying for this service.

GreenStream Lending

Case #: 11451537

**Consumer
Info:**

Tyczynski, Diana
[REDACTED]
Montello, WI 53949
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/17/2016 10:21:43 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I just started getting emails at work from GreenStream Lending. I have contacted them stating I do not have an account with them and to please stop emailing me. I just got another one...info below. The attempt to debit current loan # 5334 was returned by your bank. Please check your bank statement to confirm. A 102.76 fee will be added to the total of the next scheduled debit. Payment is now due in full. Please call: 1-888-296-7226 Email: CustomerService@GreenStreamLending.com Customer Service Dept. GREENSTREAM TX **PLEASE DO NOT REPLY TO THIS MESSAGE - A RESPONSE IS NOT GUARANTEED. PLEASE USE THE LINKS PROVIDED ABOVE IN THIS EMAIL

Consumer's Desired Resolution:

For the company to cease from contacting me and acknowledge I do not have an account with them.

GreenStream Lending

Case #: 11503016

**Consumer
Info:**

Porcen, Maureen
[REDACTED]
Eastlake, OH 44095
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/14/2016 5:44:36 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

First, I have paid over \$2000.00 on a \$300.00 loan and the principal has not gone down at all. The company keeps extending my loan via email, which I never agreed to. I have emailed them 3 times revoking their right to withdraw money from my account. They have ignored my emails, and withdrew \$154.00 3 more times. They can inform me about "extending" my loan, but cannot ready or respond to me emails about authorization revocation? I sent the emails to the address they ask you to, instead of replying to the extension email they send to me. I am very upset and feel like I am being stolen from every 2 weeks of my life.

Consumer's Desired Resolution:

I want no more money to be withdrawn from my account. I also would like to be refunded the monies they took without permission, which would be 462 dollars and some change. This is what has been taken from me since the first time I revoked their authorization to withdraw. I also want them to note that my account is in good standing and that I do not owe them anything further. If this does not happen, I will speak with my attorney.

GreenStream Lending

Case #: 11503913

**Consumer
Info:**

Parks, Cherone

Madison, WI 53704

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/15/2016 9:43:22 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I HAVE BEEN TRYING TO CONTACT THIS BUSINESS SINCE THE END OF MARCH AND NO ONE HAS CALLED OR EMAILED ME SINCE I SPOKE WITH SOME ONE ON THE 7TH OF MARCH ABOUT THIS OVERPAID LOAN. I WAS TOLD THAT THE LOAN WAS FOR 200.00 AND THAT I WOULD ONLY HAVE TO PAY 300.00 BACK BUT I WENT INTO THE SITE AND THIS LOAN IS 1600%!!!!!! SO I AM PAYING THEM 900 ODD DOLLARS FOR A 200 DOLLAR LOAN AND NO ONE IS GETTING BACK TO ME. I EVEN SENT EMAILS TO PAYOFF THE LOAN BECAUSE THEY STATED THAT THERE WAS A PAYOFF OPTION ON THE SITE BUT IT HAS NONE AND IT LEAVES PEOPLE PAYING THIS MONEY THAT THEY SHOULD NOT BE PAYING. I NEEDED THIS MOEY TO GET MY MEDICINE BECAUSE I WAS RECENTLY DIAGNOSED WITH SARCOIDOSIS AND THE MEDICATIONS ARE A LITTLE HIGH WITH THE COPAYS FOR THE CLINICS SO I CANNOT KEEP DOING THIS. I TRULY NEED SOME HELP WITH THIS IF YOU WILL. "I TRULY NEED SOME HELP HERE!"

Consumer's Desired Resolution:

TO EITHER LIST ME AS PAYOFF OR REFUND CONSIDERING THAT THEY DO NOT CORRESPOND BACK UNLESS YOU ARE A NEW CUSTOMER.

GreenStream Lending

Case #: 11505578

**Consumer
Info:**

Andrews, Jemar
[REDACTED]
Philadelphia, PA 19151
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/15/2016 9:05:25 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

Hi, I believe I was scammed into this loan. I received a loan in the month of April for \$200.00. On the phone I was told I would have to make two payments to pay back the loan in the the amount of \$121. After the second payment was taking out I called to make sure my account was closed. I was then told I need to pay back \$1300+ dollars back before closing. The lady then emailed me a document I don't remember seeing. At the time of receiving the loan. I continue to argue with the lady saying that's not what the person on the phone said or showed me! I even took down all his information! Now I'm stuck in a loan having to pay over \$1300 back. I want this loan closed and I want to revoke access from taking money from my account! Pay day loans are "Prohibited" in the state of PA. Also greenstreamleaning is not a accredited lenders. I'm looking to take legal actions if they will not close my account! I tried to reach them many of times to talk and and every time the phone just rings and eventually hangs up. I don't even want a full refund but I would like my account to be close and the payment for June 17 2016 to be lefted in my account or refunded ! I seen plenty of reviews from this company and everyone looks to have the same problem ! I paid back way too much already and they're still planning to take more ! Again payday loans are "Prohibited" in the state of PA and greenstreamleaning is not a accredited lender! So I know there's something wrong with my account, I can't afford to be scammed out \$1300 only because I took 200!

Consumer's Desired Resolution:

Closed account and Leave my money for June 17th 2016 in my bank account or refund it back! I want to revoke access from this lender immediately from taking money from my account!!!

GreenStream Lending

Case #: 11539525

**Consumer
Info:**

House, Amanda
[REDACTED]
Detroit, MI 48226
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/30/2016 6:56:31 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I conducted business with this organization in November of 2015. I received a \$200 payday loan with a total payback amount of \$292.16. This was also explained to me over the phone when signing up for the service. I was told the full contract would be sent to my email after the transaction was completed and it never was. Proceeding this I was continued to be charged \$92 every time I was paid to totaling over \$550. I tried calling the business about 25 times and never got through to a single person and none of my messages were ever returned. I eventually just put a stop payment on my bank account with them so I wouldn't be continuously charged money I did not owe. I finally received a call from them yesterday 6/29/16 in regards to this (after all of my attempts to reach them through January of 2016) saying there's been a change in my account and I still owe them money or I'd be reported to collections. This company owes me money and I have the proof of withdrawals from my account and have obtained a contract from my bank who I have also disputed this with. Unfortunately the bank cannot proceed with the disputes because of the obtained signed contract.

Consumer's Desired Resolution:

A refund of the money owed to me and a recent dispute filed against them to warn other consumers against conducting business with this organization. Also paperwork proving my dispute in the result of this company sending me to collections.

GreenStream Lending

Case #: 11556931

**Consumer
Info:**

EHART, SHEENA

[REDACTED]
Hendrix, OK 74741
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/11/2016 11:55:23 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have tried numerous times to reach someone at this agency to find out why I have paid over \$360.00 for only a \$200.00 loan and showing another payment to come out of my checking account next Friday. I can not get anyone to return phone calls or emails. I stay on hold for up to an hour or more at a time. I want to close this account and be done with this company. Whenever I recieved the loan I was under the impression that the full amount along with interest would be deducted from my bank account my following pay period. I'm to the point where I'm going to have to close my bank account to stop these payments. When i go to the companies web site I have the following message in my inbox "To request a "Payoff" of your loan, please either give us a call or login to your account at least three business days prior to your next due date. Once logged in, click the "Payoff" button and enter the full Payoff Amount." but this option is not available. Any help regarding this issue with Greenstream Lending would be greatly appreciated

Consumer's Desired Resolution:

I wont my account closed. I feel like I've paid more than enough for a \$200.00 loan and for the payment of \$120.99 not to be deducted from my bank account on 07/22/2016 along with no other payments coming out regarding the account. Like I've stated I wanted the loan paid off and in full on 06/09/16 when they only deducted 120.99 then added \$90.00 for a maintance fee.

Complaint Messages

07/14/2016 - Owner/Manager

Respond to Complaint

We apologize for any inconvenience that Ms. Ehart may have experienced. The loan and contract that Ms. Ehart signed for was for an installment loan, and was scheduled for ten equal payments. Since Ms. Ehart was attempting to pay her loan off early, we have considered her account closed. We will no longer debit the customer's account. We have attempted to contact the customer with no success, therefore; we left a voice message informing Ms. Ehart that we have considered her account closed.

07/15/2016 - Ms. SHEENA D EHART

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11556931, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Sheena Ehart

GreenStream Lending

Case #: 11590719

**Consumer
Info:**

Miskimen, Stephanie
[REDACTED]
Rochester, PA 15074
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/24/2016 11:35:33 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have been paying the same amount for the last 4 months. The debt never seems to get smaller. Then I looked today and it said the 5th and 7th payment so they are contradicting themselves. My debt is never going to get paid if they keep doing this.

Consumer's Desired Resolution:

I dont want to pay them anymore because they are just going to keep taking more and more money off of me. I would just like the debt erased.

Complaint Messages

08/08/2016 - Owner/Manager

Respond to Complaint

Customer does not have any loan with Green Stream Lending. We could not find her record with all the info she provided.

Customer might confused us with another lender.

Thank you.

Green Stream Lending Customer Service.

08/08/2016 - Owner/Manager

Respond to Complaint

Based on the your history with our company and record, Your account with Green Stream Lending will be considered paid off and your account will be closed.

Thank You

08/10/2016 - Mrs. Stephanie A Miskimen

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11590719, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Stephanie Miskimen

GreenStream Lending

Case #: 11599261

**Consumer
Info:**

Fleming, Richard
[REDACTED]
Abingdon, VA 24212
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/28/2016 11:41:49 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have two loans with this company which I have been trying to pay off for at least two months. I have emailed the company numerous times and received no reply. I have also called and waited on hold for anywhere between 20 minutes and an hour and gotten no one! I just want to pay these loans off and be through with this company! I have paid way more than I borrowed from them! I receive emails stating to payoff the loan to call three days before my payment date or log into the account and click the payoff button but there is no such option when I log in and no one answers when I call!! I just got another email saying they are debiting my checking account again on 8/01/2016. If this persists I see no choice but to have to close my checking account to get this to stop! Any help with this company will be greatly appreciated!!!

Consumer's Desired Resolution:

I want both my accounts with this company closed and no further debits made to my checking account. I have tried and tried to pay off my loans and that seems impossible. I have paid well in advance of what I should if I could have paid my loan off like I wanted to and tried to two months ago and since then. I am requesting that the amounts of \$210.84 and \$90.84 not be debited from my checking account on 8/01/2016 as well as no further payments coming out of my checking account regarding my account(s) with this company. Had I been able to pay these loans off like I wanted I would not have kept getting the high maintenance fees and my accounts would be paid off.

Complaint Messages

08/09/2016 - Handler

Respond to Complaint

customers accounts have been closed out as he requested and he will no longer be auto debited from is account

GreenStream Lending

Case #: 11629111

**Consumer
Info:**

Townsend, Lorraine

Cleveland, OH 44130

**Business
Info:**

GreenStream Lending

8 Crestwood Rd

Boulevard, CA 91905

(888) 296-7226

Date Filed: 8/12/2016 8:13:01 AM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

I applied for a loan, which I have not received. Every time I call I get the same 10 min hold time recording, then today nothing just prompted to leave a message. I have been trying to cancel the pending 400.00 loan. I have emailed them and called and cannot speak to anyone.

Consumer's Desired Resolution:

I want this loan cancelled, and I don't want to do any type of business with them. I would like them to cancel my loan application that is pending.

Complaint Messages

08/16/2016 - Owner/Manager

Respond to Complaint

Your application had been cancelled as of 8/12/2016. There was email confirmation sent out to you on 8/12/2016.

This is confirmation that your application has been cancelled.

Thank You

08/17/2016 - Mrs. Lorraine Townsend

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11629111, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

They resolve my issue by canceling my application.

Regards,

Lorraine Townsend

GreenStream Lending

Case #: 11629268

**Consumer
Info:**

Casey, Lori
[REDACTED]
Helena, MT 59602
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/12/2016 10:11:53 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

i started making payments in Feb on a \$300 loan I have made 16 payments of \$134.50my understanding was it would be done after 10 but now in looking at my final notice I will owe them next payday in full of \$434.50 I have already paid \$2421.00 I don't feel I should owe anything further! I have tried to contact them and no one ever answers the phone , i have e-mailed asking the status and they say they will get contact me and never hear back! Thank you for any help you may offer!

Consumer's Desired Resolution:

that I am paid in full and nothing more is owed as of today!

Complaint Messages

08/16/2016 - Owner/Manager

Respond to Complaint

This is a confirmation that as of 8/16/2016 your loan with Green Stream Lending is consider paid off and your account is closed.

Thank You

08/16/2016 - Mrs. Lori Casey

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11629268, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Lori Casey

GreenStream Lending

Case #: 11673529

Consumer Info:	Martin, Frank 1 [REDACTED] Airway Heights, WA 99001 [REDACTED]	Business Info:	GreenStream Lending 8 Crestwood Rd Boulevard, CA 91905 (888) 296-7226
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Date Filed: 8/23/2016 10:05:33 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

First I just want to say the little questionnaire limiting what and how you can issue a complaint is stupid! I applied for a loan and everything checked out except I don't have my pay checks direct deposited so I was completely denied. I can somewhat understand them wanting to get the payment on time and but I've paid bills and other things using my bank account before and whether or not my paycheck is direct deposited or not don't matter, it does mean I won't have their payment in the bank on time. Lots of people don't have direct deposit either by choose or because their work doesn't offer it and we shouldn't denied because you can't your payment out of my account before I even know how much I even got on my paycheck. It's complete crap! All this tells me is that the other complaints I've read about this place charging more then agreed on and taking money from people's accounts before the payment date and just taking money is not only true but the whole thing just come off as a scam!! They want all your info and then rip people off and that is in no way right! I will be keeping a close eye on my bank account to making sure they don't try to charge me for the 15 mins I was on hold and 1 min conversation I had to be told no and try to get more info they didn't need from me and I'll be watching all my other accounts to make sure this wasn't an identity scam. Anyone thinking of use greenstream lending should watch out and be careful!! I understand we all need help at times that why I was here in the first place but there are better and more honest places out there and I recommend you look for assists from them and avoid this scam!!! Thank you

Consumer's Desired Resolution:

Read my complaint and then you tell me!!! Hell my money would have helped.

Complaint Messages

08/26/2016 - Owner/Manager

Respond to Complaint

We are sorry to hear how you feel about our business practice. Most of online lender require customers to have Direct Deposit. That is why there was question about Direct Deposit on your application. Some other lenders do work with customer who gets paper check. We saw that you applied from one of marketing company's website. Please state that you receive paper Check on their application then you will be matched with lender who does not require direct deposit.

Thank You

GreenStream Lending

Case #: 11681327

**Consumer
Info:**

Rowe, Mary
[REDACTED]
Horn Lake, MS 38637
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/28/2016 9:57:15 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a payday loan with this company, and want to pay it off so i dont have to deal with them again. I haven't been able to contact them, ever, phone line is always busy no matter what time you call. They don't answer emails, right now they're taking money out of my account eveey 2 weeks to "extend loan" I havent5ever told them 1 time to extend loan, wanted to pay it off later tin the same week I received it. Tired of them taking money out of my acct for a loan I never wanted renewed. If I don't have the money in my account they start calling my job, my cell phone and harrassing me.

Consumer's Desired Resolution:

I want them to stoo taking money out of my account for a loan i never ever told them to renew.

Complaint Messages

08/31/2016 - Owner/Manager

Respond to Complaint

Per our phone conversation on 8/29/2016, your account was closed and considered paid off. Just want to be clear that you had good history with our company and never bounced with us which we thank you for. We never called you regarding your payment especially your place of employment. All the reminder and confirmation were sent out by email.

Once again as of 8/29/2016, your account with Green Stream Lending is closed.

Thank You

GreenStream Lending

Case #: 11692959

**Consumer
Info:**

Simmons, Brian
[REDACTED]
Seattle, WA 98188
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/2/2016 9:34:58 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I did a payday loan from Green Tree lending on 3/2/16 for \$200.00. They have been taking out \$102.76 every other week since that time I have made multiple attempts to contact anyone there. I have been on hold for over 40 min. 5 times and hung up on 3 times. Several times on hold you can hear a pick up then put back to hold. I can find no e-mail contact for this business to try contact that way. I have more than paid back the due amount and want all payments stopped, I would like my over paid amount returned to me.

Consumer's Desired Resolution:

I would like all collections from this company canceled immediately and a refund of my overpayment put back to my account.

Complaint Messages

09/12/2016 - Handler

Respond to Complaint

we have been trying to contact customer left messages with call back information so that we can resolve this matter, we have not yet gotten a response back. we are still trying to contact and still waiting for response from customer

GreenStream Lending

Case #: 11717427

**Consumer
Info:**

Mcclinton, Davisia
[REDACTED]
HURST, TX 76053
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
8882967226

Date Filed: 9/16/2016 12:00:00 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have had the same problem with this company as I have with other payday loan companies. I have been trying to pay them off and I still have the money deducted from my account weekly. My loan was for 100 not sure how I am still being charged. I cannot log into the site as the rep entered the wrong information in they system. I brought this to their attention before the loan was deposited and he assured me it would be changed to the correct information. I would like this to be rectified as I cannot afford to continue to pay a company way more then borrowed .

Consumer's Desired Resolution:

Please stop taking the money out of my account. If I owe money please respond so I can pay

Complaint Messages

09/16/2016 - GreenStream Lending

Respond to Complaint

we have already resolved this issue closed the account as customer asked and refunded her money. not sure why this is here maybe a late e mail? customer was satisfied with the account being closed and money refunded .

09/16/2016 - Miss Davisia L Mcclinton

I do not accept the response made by the business to resolve this complaint

I have been attempting to contact both the business and the BBB to get a resoulotion on this situation. I have been attempting to contact this business to pay off a payday loan that was 100 dollars since my first due day. I have paid way more than what was owed, even paid more than the payoff should have been. Why offer a pay off If the company will continue to do as they please and take money out of customers accounts when they please. I cannot even log in to the site as the representative that process my loan entered the incorrect information. I brought this to his attention immediately and he assured me it would be fixed. This should have been a red flag yet I continued with the loan which was a huge mistake. Just curious if the business puts you on hold for hours how am I to pay off this nightmare. So far I have paid \$304.26 for a \$100 loan since 06/16/2016

Desired Outcome:

Please close my account and discontinue deducting from my account.

Regards,

Davisia McClinton

09/19/2016 - Owner/Manager

Respond to Complaint

Per customer's request, we conducted account review and decided that as of 9/19/2016 your account will be closed and there won't be anymore debit transaction.

Thank You

GreenStream Lending

Case #: 11738523

Consumer Info: Friday, Taqua
[REDACTED]
Lansing, MI 48911
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/28/2016 4:25:08 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was approved for \$150.00 dollar loan through Green Stream Lending. 3 Payments of \$76.10 which makes it \$228.30 have already been withdrawn from checking. When calling back to see why a fourth payment of \$76.10 would be withdrawn from my checking. I was told that the agreement I signed was set up for ten payments of \$76.10 and that I have 7 more payments to make. The reason for their numerous installments were because of the extension of the loan. So I asked them how to resolve this issue as they explain the contract. One of the agents stated I would have to pay \$168 dollars to rid this loan. Customer service was no professional by any means. I was told by an agent if I would have not sign the contract I would not be in this situation. When hearing this I responding with telling her she had no right and she hung up on me. I had to call my bank and have a stop put on my checking account. This is an act of predatory lending. At this present moment they have recieved \$228.30 If I have 7 more payments of \$76.10 the total amout would be \$532.70 dollars on a \$150.00 loan. Something has to be done. My account is still in good standing. There next schedule payment is on 10/7/16

Consumer's Desired Resolution:

No more predatory lending

Complaint Messages

10/03/2016 - Owner/Manager

Respond to Complaint

Per our conversation on 9/28/2016, you made payment plan with our agent to pay off remaining principal balance. (3 equal payments).

At this time as a courtesy for all the trouble, we will close your account and consider your account is paid off.

Sorry about the inconvenience and thank you for using Green Stream Lending.

10/05/2016 - Taqua P Friday

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11738523, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Taqua Friday

GreenStream Lending

Case #: 11746912

**Consumer
Info:**

Scott, Steven

Alameda, CA 94501

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/3/2016 1:51:13 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took on loan on Friday, September 30, 2016 for \$150.00. I explained that I would most likely pay it off Monday October 3, 2016. I called this morning and they said I couldn't pay it off until Wednesday and the calculated interest for 2 days should only be a few dollars. They are trying to add a "maintenance fee" of \$60.00 which was never mentioned in any previous phone calls. I want my payment processed today and the fee waived.

Consumer's Desired Resolution:

payment processed today for 3 days interest and waive the "maintenance fee"

Complaint Messages

10/06/2016 - Handler

Respond to Complaint

Tell us why he

Customer got a \$150 loan with \$60.59 fee and interest. Customer's original due date was 10/5/2016.

Customer called in on 10/3/2016. Our contract allows customer to pay off the loan early without any extra fee or penalty.

\$60 customer was talking about was original fee associated with the loan.

There is NO extra charge being added. Customer wanted to only pay \$150 (principal).

. We told customer that this is fee customer signed up in the contract. Nothing extra.

And customer called us on Monday to set this pay off and we need 1 business day to set this up and send this out for following business day. We sent out transaction on 10/4 and customer got debited on 10/5/2016. No extra fee nor interest was charge for those days we set up ACH.

customer was aware of the original finance charge for the loan and would be responsible for original fee and interest, no extra was charge was added

10/11/2016 - Mr. Steven R Scott

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11746912, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

This is first time they have responded since Monday, October 3, I requested an email to verify the account was paid in full, have not received. I sent 11 emails and 3 voice mails to their website with no reply. I did not approve the \$60.00 maintenance fee and request that refunded. I have filed complaint with the Online Lenders Alliance and the La Posta Tribal Financial Services Regulatory Authority for their review of their fraudulent charges being assessed without approval.

Regards,

Steven Scott

10/12/2016 - Handler

Respond to Complaint

i have e maild Mr cott and will be refunding the \$60 dollars back to his account, he responded tat he was ok with that and would be responding back to the BBB with an update.

GreenStream Lending

Case #: 11757195

Consumer Info: EARLS, Natalie
[REDACTED]
Lebanon, TN 37087
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/8/2016 5:09:23 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

THIS COMPANY TOOK \$53.09 OUT OF MY ACCOUNT....I CALLED THEM ABOUT IT AND THEY SAID I WOULD HAVE TO PROVE THIS BECAUSE I WAS TURNED DOWN FOR A LOAN...I WENT TO THE BANK AND GOT MY BANK STATEMENT SHOWING WHERE IT WAS TAKEN OUT...I WANT MY MONEY BACK IN MY ACCOUNT ASAP...

Consumer's Desired Resolution:

I JUST WANT THE \$53.09 BACK IN MY BANK ACCOUNT...

Complaint Messages

10/13/2016 - Owner/Manager

Respond to Complaint

Please check you transaction records one more time.

Customer got a loan from Green Stream Lending on 9/29/2016 and on customer's 1st payment date 10/7/2016, we debited

\$44.56 from customer's bank account. I included our transaction receipt for customer.

We never debited the amount customer is claiming. Please let us know if there is anything else we can help to verify these info.

Account Holder Information:

OrderID/Confirmation
Number: **161006DGSSAFT77**

Payment Date: **10/6/2016 6:10:06 PM**

Original OrderID/Confirmation Number:

Account Name: **NATALIE EARLS**

Customer's Account Number: *****8420**

Address 1: [REDACTED]

Amount: **\$44.56**

Address 2:

Email Address:

City: **LEBANON**

IP Address:

State: **TN**

Final Status: **000**

ZIP Code: **37087**

Transaction Message: **Accepted**

Int'l Province:

Authorization Code: **Batched**

Country:

Payment Origination: **ACHBF**

Payment Type: **27**

Account Type: **ACH**

Account Number: [REDACTED]

ACH Descr 3: **DEBIT**

ACH Routing Number: [REDACTED]

ACH Trace Number: [REDACTED]

SEC Code: **WEB**

GreenStream Lending

Case #: 11810621

Consumer Info: Sult, Ramona
[REDACTED]
Sidney, MT 59270
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/4/2016 12:02:10 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have a payday loan with that originated 1/19/2016. I have been paying on it every 2 weeks since that day. I have tried to request additional funds be withdrawn as a Buydown and applied to my loan every 2 weeks in an attempt to get this paid off. 2/12/2016 I was able to do \$50.00 Buydown, 3/14/2016 I thought I was doing another \$50.00 Buydown but it says \$50.00 Roll. This happened again on 4/14/2016 but this time I did \$25.00 as a Buydown only to see it posted as Roll. Again 5/12/2016. On 6/14/2016 I actually got the \$25.00 Buydown to post as a Buydown, since then I have been unsuccessful. I have tried emailing requests for help with no response and tried calling only to be placed on hold and passed around with no one responding.

Consumer's Desired Resolution:

I feel I have made ample payments, I think this account should be marked paid in full and the account should be closed immediately.

Complaint Messages

11/09/2016 - Owner/Manager

Respond to Complaint

AS of Today 11/9/2016, considering your account history with us, your account has been closed and paid off.

Thank You

11/11/2016 - Ramona Sult

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11810621, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Ramona Sult

GreenStream Lending

Case #: 11942363

**Consumer
Info:**

Coleman, Shyla
[REDACTED]
Duluth, GA 30096
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/18/2017 12:09:16 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

On 9/12/16 I received a loan in the amount of \$200.00 from this company. After having my bank account debited \$101.48 on 9/23/16 I called in to have my final PAYOUT extended to take place on my next paycheck. After looking at my bank statement, this company has consistently charged \$101.48 for 11/4, 11/18, 12/2, 12/16, 12/30 and 1/13 when the full loan amount of \$200 plus any interest should have been paid in full prior to November of 2016. I even called on 12/29/16 to get a new loan and was advised by the representative I spoke with that my previous loan of \$200.00 was paid in full. Upon calling today (1/18/17) I had one representative hang up on me blatantly, another rep give me false information and another rep be EXTREMELY rude when I was explaining the issue. I have asked for a supervisor multiple times to go back and listen to all the calls from when I initially asked for the payoff of my \$200 loan to take place (which was never set up) as well as the call that took place when my new loan was obtained for \$350 and I was advised by the rep on that day that my previous loan was paid off completely which allowed me to even get the \$350 loan on that day (12/29). This company has debited \$811.84 from my bank account for a \$200.00 loan and will not allow me to speak to a supervisor to have him/her go back and listen to the call and correct the issue. This company is scamming people out of their money and doing all they can to NOT allow customers speak to someone of higher authority to have it resolved. I have been over charged a total of \$500.00 with this company.

Consumer's Desired Resolution:

My desired outcome is to have the money taken unethically refunded back to my bank account in the total of \$510.00 for being charged on 5 additional paychecks for something I asked to be completely paid off in October for the initial loan amount of \$200 which was also confirmed to be paid off on 12/29 by the representative that helped process the information for my new loan of \$350 that was obtained on 12/29

Complaint Messages

01/27/2017 - Handler

Respond to Complaint

we just finish speaking with the customer.

Customer agreed that making one more payment on current open loan then we will close all customer's account as paid off.

GreenStream Lending

Case #: 11942538

**Consumer
Info:**

Kn, Kell
[REDACTED]
Leetonia, OH 44431
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/18/2017 1:05:49 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

In late Sept 2015 I got a \$500.00 loan with an agreement of money being taken out of my checking acct. every 2 weeks. I was to log on to the website and enter the amount that i wanted to be taken from my acct. or call them to do so. The website only worked 1 time. To call them is impossible. Busy lines for hours or it would just ring and ring. The 1 time that I did get through the CSR was nasty and rude to me. Here it is Jan of 2017 and I have paid over \$5000.00 for a \$500.00 loan. This is disgusting. This so called lending company are a bunch of crooks. I have sent emails several times asking someone to contact me. I could have paid off the 500.00 six times over if they just would let me contact them. Now if i close my checking acct and they can not get a hold of any more of my money ill bet they could find a way to contact me. This to me is sickening that they can keep getting away with this practice. HOW? How many people who work hard for their money have to be taken advantage of before they are SHUT DOWN. Is there anything legal that I can do to get paid back the money they have stole from me? Help me please, I work so hard for my money. It is being taken out of EVERY one of my paychecks. This is money I NEED to live on. It would be a whole different story if the website would let me make a buy-down or someone would answer the phones so i could have had it paid off by now. The balance on my loan is still 459.88 after them taking out 134.60 every 2 weeks on a regular basis. WOW>>> THAT ADDS UP> Please. Please Help me. I have tried to get a history transaction of my account with them to no avail. But as far as I can tell I have paid them \$5,054.60 or more. the next payment is due to be taken from my checking account on 1/25/17. I can not get through or get the site to work. again NOTHING will go towards my loan and I will still have a balance of 459.88. Can I close my checking account and not have a fear of them suing me? Disgusting loan company if you ask me.!!!!

Consumer's Desired Resolution:

I completely understand that there are fees and interest rates. This loan could have and would have been paid off well over a year ago if i was able to log on to the web site or get a hold of someone on the phone to do a buy down. This is very poor business management and to be honest it is sick to take advantage of people in this manner. I would like them to reimburse me my money after the 500.00 plus fees and interest. I have asked them to send me a detailed history of my account. I have not received it and doubt I ever will but I am not trying to get ALL of my money back just what is owed to me. I could have closed my account and not kept paying every 2 weeks but I was trying to do the right thing. Doing the right thing is not what this company is used to doing I guess. I am going broke paying this and it is not fair. Please help.

Complaint Messages

01/30/2017 - Handler

Respond to Complaint

we have been trying to reach customer Kell A Kn and have nor been able to make contact customer can call our customer service line at

1-888-645-4171 and speak to one of our customer service representatives so that we can solve this matter

02/01/2017 - Ms. Kelly A Knapp

I do not accept the response made by the business to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 11942538, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

*****I Do not know what giving me their phone number will do for me. They never answer the phone. Also I am pretty sure that IF they were trying to get a hold of me that I would know it and they would have stopped taking money from my account every 2 weeks if they are trying to resolve this matter. I will try once again to call the number provided. I sure hope someone answers, its about time they take MORE OF MY MONEY OUT OF MY ACCOUNT> *****

Regards,

Kelly Knapp

GreenStream Lending

Case #: 11974911

**Consumer
Info:**

Augustus, Sheila
[REDACTED]
Wausau, WI 54403
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/4/2017 11:45:17 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have a collection account reported on my credit report from Allied collection services for \$223 for a \$200 loan with Green Stream account opened December 9, 2016. I did not take out this loan and do not know who this company is.

Consumer's Desired Resolution:

Correction to credit report and compensation for lowering my credit score due to this collection account placed on my report.

GreenStream Lending

Case #: 12199225

**Consumer
Info:**

thoms, shantell

[REDACTED]
Oak Park, MI 48237
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/9/2017 8:59:56 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

On May 11, 2017 I had applied for a loan with Green Stream lending LLC which they had approved me for the amount of 250.00 with a installment payment of 126.96 per paycheck. I get paid every other week Fridays this Friday 06/09/2017 they debit my account over the limited of which agreed for my installment payment which is 126.96 but they debited 329.26 today i am very upset due to the non agreement on contract being held up on their end and will like my money back for the inconvenience of my banking account

Consumer's Desired Resolution:

i will like my refund back from which i agreed to pay 126.96 per pay period not 329.26

Complaint Messages

06/16/2017 - Handler

Respond to Complaint

our records show that customer requested a pay off on 6/9/17 , we tried to take a payment but the payment did not go through we did not collect any funds from the customers account so we do not have any funds to refund.

GreenStream Lending

Case #: 12243838

**Consumer
Info:**

Johnson, Georlin
[REDACTED]
Prairieville, LA 70769
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/5/2017 11:20:03 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

This company, which I hold no contract with nor have received services from, reported a collection account against my SSN in the amount of \$275.00 with Transunion, Experian and Equifax credit reporting agencies. I requested verification of the debt and account, however, the business failed to provide adequate proof. Considering this business does not have a contract with me for good or services, they have provided nor have they provided adequate proof i am not obligated to pay for the alleged debt.

Consumer's Desired Resolution:

I demand the business remove the negative report against my SSN at any credit reporting agency, including but not limited to Transunion, Equifax and Experian. In addition, the business agrees to have no contact in any form with me regarding this account now or in the future. Lastly, they agree to remove my personal information from all accounts in the companies database.

Complaint Messages

07/13/2017 - Handler

Respond to Complaint

Mr Johnson

our recirds how that you got a loan from us in July 2015 we attempts to debit payment from account provided in august but payments was stopped .

attached is a copy of the loan agreement

07/13/2017 - Georlin Johnson

I do not accept the response made by the business to resolve this complaint
Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12243838, and have determined that this proposed action would not resolve my complaint. For your reference, details of the offer I reviewed appear below.

[Provide details of why you are not satisfied with this resolution. Please respond in this space ONLY]

Regards,

Georlin Johnson

07/14/2017 - Handler

Respond to Complaint

MrJohnson we have reviewed your response and will comply with your request to close your loan , we will contact our collections agency and also request they close your account ..

thank you for our time .

GreenStream Lending

Case #: 12342922

Consumer Info: Jones, Michelle
[REDACTED]
Bethlehem, PA 18017
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/21/2017 9:48:22 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

This company is a scam. They contacted me regarding a loan and have been taking out money of my account every week in the amount of 70 dollars.

Consumer's Desired Resolution:

To stop collecting funds out my account and stop calling harassing me.

Complaint Messages

08/30/2017 - Handler

Respond to Complaint

we have contacted customer and let her know account had been considered payed off and closed out .

GreenStream Lending

Case #: 12615126

Consumer Info: Evans, Nekissia
[REDACTED]
Saint Louis, MO 63135
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/15/2018 2:44:21 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have a loan that originated 10/04/17... I have been paying on it every pay period since then.. I have been trying to get in contact with an agent and have had no success.. I have also emailed and tried leaving voice mail which is always full... I have even stopped payment thinking since they were not receiving my payment that they would call me and somehow they were able to get around the stop payment and are still taking money out of my account for a loan i should be done paying on

Consumer's Desired Resolution:

I would like for payment to stop

Complaint Messages

01/23/2018 - Handler

Respond to Complaint

called customer and left voice mail 1-23-18 we will consider the account closed. She will not see anymore debits as 1-22-18 the account has be consider closed.

GreenStream Lending

Case #: 12685630

**Consumer
Info:**

Leigh, LaTosha
[REDACTED]
Germantown, TN 38138
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/15/2018 3:29:04 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

When viewing my credit report I found an account from Green Stream lending. I had no knowledge of doing business with the company. Per credit report the account is in collections. I have contacted the company several time requesting proof of me opening an account. I was literally transferred over and over until the company's closing time. The next day I was connected with someone named Renae that stated she was in collections and would email me the signed document and proof of a deposit. She advised the account was opened "sometime in 2014" However per my credit report says the account was opened 12-9-2016....She did email me but no proof was in the email. It was a general email requesting payment (for account i have no knowledge of) There is also another account from a company called Gentle Breeze which I strongly believe is associated with Green Stream Lending.

Consumer's Desired Resolution:

I have requested proof of the account several times and i have not obtained it. Therefore i am requesting the account (s) be removed from my credit information

Complaint Messages

02/20/2018 - Handler

Respond to Complaint

Ms. Leigh we have closed this account in our system and will contact the collections agency to start the removal process from your credit.we also encourage you to file an identity theft report for this account. we apologise for any inconvenience this may have caused you .

02/21/2018 - Mrs. LaTosha Leigh

I accept the business's response to resolve this complaint

[A default letter is provided here which indicates your acceptance of the business's response. If you

wish, you may update it before sending it.]

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 12685630, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Latosha Leigh

GreenStream Lending

Case #: 13023418

**Consumer
Info:**

Smith, Joseph
[REDACTED]
Dallas, TX 75253
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/10/2018 10:27:10 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Green Stream was filed with my Chapter 13 in 2013 (not sure of the dates of these accounts) and now they have Sold these accounts to Allied Collections who has placed the accounts on my Credit for \$352.00 and 235.00 and has removed one account for \$115.00... Not sure why I'm accounts have been Sold since they where filed with Bankruptcy...I can NEVER get though to the Green Stream office 888-296-7226. Green Stream never answers the phone, you can only leave a message and to DATE I've been never called back. Can a company SELL an account and totally write off, and the BUYER place it on your credit? I have no legal contract with ALLIED!!

Consumer's Desired Resolution:

Please remove the accounts from my 3 credit reports, they are bogus accounts, Green Stream or Allied has already removed the \$115.00 account placed on my report in early 2018, why are the other 2 accounts reporting now in 2018?

Complaint Messages

08/13/2018 - Handler

Respond to Complaint

our records show Customer applied to Green Stream on 12/2/2014 got \$200.00 (almost year after Bankruptcy) then paid off on 12/15/2014.

Applied for another loan on same day 12/15/2014 got \$300.00.made 3 payments, got another loan of \$100.00 on 2/13/2015

All this time we didn't know customer filed bankruptcy in 2013.

Our records don't show our loans were part of his bankruptcy case. , we tried to work with customer but at the end customer's account were sent to collection. His account were never sold to anybody. 3rd party. collection agency is working with this account behalf of Green Stream.

We are willing to work with customer any way possible to make it easier for him.

08/24/2018 - Mr. Joseph L Smith Sr.

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13023418, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Joseph Smith

GreenStream Lending

Case #: 13039506

**Consumer
Info:**

Morgan, Christina
[REDACTED]
Hot Springs National Park, AR
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/17/2018 7:49:58 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Took out a loan for 200 dollars and they billed me 4 times for 92.00. And keep billing me! HELP PLEASE

Consumer's Desired Resolution:

will refund my account \$184

Complaint Messages

08/22/2018 - Handler

Respond to Complaint

ms. Morgan your account has been closed as of 8/22/18 you will not no longer be debited for this account.

08/22/2018 - Mrs. Christina Morgan

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13039506, and find that this resolution would be satisfactory to me. I will wait until for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Christina Morgan

GreenStream Lending

Case #: 13040353

Consumer Info: Hilfiker, Teri
[REDACTED]
Spokane, WA 99206
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/17/2018 2:17:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

They are showing I did a loan with them for 120.00 and I never have done business. When trying to reach them in regards to this there is no way to speak to a live person

Consumer's Desired Resolution:

Remove collection off credit report

Complaint Messages

08/27/2018 - Handler

Respond to Complaint

we have contacted our collections agency and have submitted a request for removal from credit.

08/27/2018 - Mrs. Teri L Hilfiker

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13040353, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Teri Hilfiker

GreenStream Lending

Case #: 13063798

Consumer Info: Carmichael, Autumn
[REDACTED]
Hermitage, TN 37076
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 8/29/2018 1:02:58 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

I submitted an ACH Revocation to this company on 8/1/2018 to revoke their authorization to debit my account. I received written documentation from them on 8/6/2018 saying they had received my letter. On 8/15/2018 they debited my account for the total sum of \$116.20 AFTER the ACH Revocation letter was on file. I contacted the company on 8/15/2018 in regards to a refund. I was told my information would be submitted to a manager and I requested this information in writing via email, which I have on file. I contacted the company back on 8/22/2018 and the representative (Olivia) and I contacted my bank (BOA) to verify the transaction had gone through so she could process a refund. Olivia told my bank representative that her company, Greenstream Lending, debited my account without authorization/customer consent. The bank representative verified the transactions totaling \$116.20 had successfully been withdrawn from my account resulting in no overdraft charges. Olivia said that she would need manager approval to process a refund but she would contact me back. As of 8/29/2018 I have not been contacted by Greenstream Lending again NOR has my refund been processed. I have sent them upwards of 10+ emails, with delivery confirmation on file, and still have not received any communication back. I called them and spoke with a representative today (extension 85020) and he stated that it is awaiting manager approval and that's all he could tell me. I asked on 3 occasions to be transferred to a manager, administrator or another representative and this gentleman told me no and then proceeded to hang up the phone on me. I am requesting a refund in the amount of \$116.20 since this company debited my account AFTER the ACH Revocation was on file. I have all of this information backed up in writing to support my argument and if need be, we can obtain the recording from the bank in which Greenstream acknowledged wrong doing and admitted to debiting my account with authorization on file.

Consumer's Desired Resolution:

I am requesting a refund in the amount of \$116.20 since this company debited my account AFTER the ACH Revocation was on file. I have all of this information backed up in writing to support my argument and if need be, we can obtain the recording from the bank in which Greenstream acknowledged wrong doing and admitted to debiting my account with authorization on file.

Complaint Messages

09/05/2018 - Handler

Respond to Complaint

We did speak to the customer and we will be re crediting her account for the transaction on 8-15 .
account has been closed as of 8-16-18.

GreenStream Lending

Case #: 13069708

Consumer Info: Davis, Brittany
[REDACTED]
Chicago, IL 60619
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/1/2018 3:57:18 AM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I have got a loan in may from them for 200 hundred dollars and it's September. I understand when you get a loan out you have to pay interest but I didn't know it was forever which I never heard that before. I should be finish pay off the loan because it was only 200 and they still taken 69 dollars out my account I have called number of times to get this issue resolved and no can help.

Consumer's Desired Resolution:

I would like them to stop take money out my account because I know I'm finish paying so I can go on with my life

Complaint Messages

09/07/2018 - Handler

Respond to Complaintwe spoke to customer and she agreed to schedule a pay off on 9-19-18 . this is off of her scheduled payment cycle but customer wanted the change to meet her financial needs and pay off.

GreenStream Lending

Case #: 13080466

**Consumer
Info:**

Smith, Chantilly
[REDACTED]
Ashland, PA 17921
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 9/7/2018 12:07:10 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

The loan amount of \$200 was deposited in my account. I was told to login before my first payment date to choose to pay \$398 in full or defer payment until August. I chose to defer payment and at the very last confirmation page (with no option to change it) it showed my deferment fee was ninety something dollars. It was withdrawn from account. Every two weeks since then the same fee has been automatically withdrawn from my account. I didn't agree to this form of repayment. I did not consent and was not informed. The loan amount has been paid twice over. Every time I've tried to login to account since the date I chose to defer til August I have been unable as my password is said to be incorrect. I have requested a password via email and have received no contact from green stream lending.

Consumer's Desired Resolution:

I want my account closed, to be listed on my credit as paid in full. I would like this business to stop lying to future customers.

Complaint Messages

09/24/2018 - Handler

Respond to Complaint

We have attempted to reach out Miss. Smith several times since she has opened the loan. On July 11. a voice mail was left with all the pay back options. we tried to reach her again this and no response. We will stop the transaction from coming out of her account but will continue to reach out to her to see if we are able to set up arrangement to payoff the account for the principal amount of \$200.00. Where we could break it up into payments and payoff the loan.

GreenStream Lending

Case #: 13144721

**Consumer
Info:**

Svrcek, Gabrielle
[REDACTED]
Palmyra, PA 17078
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/10/2018 9:26:49 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a loan over a year ago and was informed it was an installment loan. Since then I have been paying 92 dollars every paycheck (bi weekly). A couple months back I called and asked how many more payments I had until my installments were complete. Upon this request I was told that I was not under installment agreement and that I had to continue paying 92 until I could pay off the total balance of the loan; 200 dollars. I was informed the 92 dollars was some sort of biweekly fee to keep the loan going. I of course requested to speak to a manager. In the process of being transferred I was hung up on. Upon calling back I was disconnected multiple times. I called a couple days prior to my next payment and asked if I could pay the 200 to end the loan. I was informed that I would have to pay 292 including the 92 dollar fee I mentioned above. I questioned why I had to do that since my loan is only for 200. They explained its part of the contract. I spoke to many people about this and they have not worked with me come to an agreement.

Consumer's Desired Resolution:

I personally believe I am owed some sort of refund; considering I have already paid over 2,000 dollars on a 200 dollar loan. I would like the contact to end as of now and no longer be required to make any further payments.

Complaint Messages

10/17/2018 - Handler

Respond to Complaint

we will close this account and consider it paid . you will have no more transactions debited . account closed out as of 10-15-18

10/18/2018 - Gabrielle Svrcek

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13144721, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Gabrielle Svrcek

GreenStream Lending

Case #: 13256260

**Consumer
Info:**

WEEMS, Bennie
[REDACTED]
Abbeville, AL 36310
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/10/2018 7:13:14 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Will not let me log in to my account or reset my password I've tried over and over with no response I've also sent emails with no response I want to know if this is a scam

Consumer's Desired Resolution:

Complaint Messages

12/11/2018 - Handler

Respond to Complaint

we have reset password and an e mail has been sent to the e mail address on file please also check junk or spam folders .

GreenStream Lending

Case #: 13272324

**Consumer
Info:**

Kircher, Jennifer
[REDACTED]
Melrose, MN 56352
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/18/2018 10:09:34 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I took a loan out early this fall from green stream all I want to know is how much longer I have to pay on this loan. I have called Green Stream either I get no answer, leave a message, get put on hold or when I do get a live persons they hang up on me and all I say to them is I want my account status. I'm locked out on my account online have tried emailing customer service several times and no response back. This has been going on for about a month now. The loan was for 200 dollars they take money out of my checking account every 2 weeks I feel that by now this loan should be paid off and that this company is just taking my money especially now since I feel they are avoiding me.

Consumer's Desired Resolution:

I just want to know what I owe so I can pay it off and if I owe nothing I want this company to stop deducting money from my account

Complaint Messages

12/31/2018 - Handler

Respond to Complaint

Miss Kircher did receive a \$200.00 loan back in September 2018. Miss. Kircher did do a stop payment on one of the transaction on dec. 21,2018 which was the last time a debit was place to her account. She did make six successful payments of the fee which dosen't pay towards the loan. After Taking that into consideration we will consider the account closed as of 12-31-18.

GreenStream Lending

Case #: 13323505

Consumer Info: Hilfiker, Teri
[REDACTED]
Spokane, WA 99206
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/14/2019 5:33:17 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a call from a collection company from a loan that I supposedly did back on 5/01/2016. When I requested original loan documents from them they were not able to provide them. I have never used their services

Consumer's Desired Resolution:

Make sure that this is never added on my credit since they refuse to provide me proof

Complaint Messages

01/23/2019 - Handler

Respond to Complaint

we have contacted our collection agency and requested that this not be on customer's credit as requested. collection customer will send letter direct to customer.

01/23/2019 - Teri Hilfiker

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13323505, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved. My other concern is I request for them to send me original documents to prove I took this loan and not once did I ever get this. I explained numerous times I never did a loan with them. So I want proof that I am not liable for this loan.

Regards,

Teri Hilfiker

GreenStream Lending

Case #: 13348224

Consumer Info: Dixon, Ashley
[REDACTED]
Pompano Beach, FL 33069
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/26/2019 10:44:12 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Green Stream Lending is a horrible company and I regret taking out a payday loan from them. I highly do not recommend them to anyone. In November 2018, I was approved for an amount of \$100 and I would be paying back \$146.36. They gave me at least 3 payback options, so I chose the 3 installment plan. The first time they would be taking out about \$46.36, the following would be \$55 and change, and the next following week when I got paid they would be taking out about \$40 and change. However, from November until now, they're still taking my out of my account every payday. I've called and spoke with 3 representatives in one week. The first representative put me on hold and never responded back to me, eventually my call was dropped. I spoke to one representative whose name was Michael, when I asked him my remaining balance, he told me \$146 dollars. I told him that's impossible that I could still owe that much and money is being taken out of my account every two weeks. So the next day, I speak to another representative by the name of Mary, I asked her what was my remaining balance and she replied \$146.36. I tell her I want to pay off my entire loan. So, she said she set up the payment to come out for two days later. She said they would send me a confirmation when my balance was paid in full. I never received it. When I check my account on Wednesday, I was charged \$46.36. Now, yesterday I just got paid, and I see a transaction for \$45.39 on my account. I've called constantly, and I've been hung up on, put on hold, and no one is able to help me. I believe that it's something that they aren't telling me and having me pay back more money than I actually owe. I've left voicemails and no one has responded back to me still. I can't even log onto their website with my account credentials to check my loan details because their system doesn't recognize my information. This matter must be resolved because it's affecting me financially.

Consumer's Desired Resolution:

I want a higher form of authority (supervisor, etc.) from Green Stream Lending to contact me as soon as and give me the truth about my payback balance as well as the payday agreement. I know that I've been overcharged, and I would like a portion of my money reimbursed back to me. If my balance is paid in full, I want them to send me a certified letter stating that it is closed and for them to cease EFT deductions to my bank account.

Complaint Messages

01/30/2019 - Handler

Respond to Complaint

we reached out to customer on 1-28-19 and she decided she will pay just the principal amount of \$100.00 on 2-8-19. She is aware that once that payment clears that the account will be closed.

01/30/2019 - Miss Ashley N Dixon

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13348224, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Ashley Dixon

GreenStream Lending

Case #: 13375889

**Consumer
Info:**

Decker, Jillian
[REDACTED]
Etters, PA 17319
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/9/2019 8:52:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan back in November 2018. It was agreed I'd pay 115.00 until the loan was paid off. Well after January rolled around and I'm still paying in this loan I called them and they gave me this line that it's installments of interest until I can pay it off in full. So far a 250.00 loan has cost me 973.78. I'm to the point that I'm going to cancel my debit card just so they can't take anymore from me. Can you please help.

Consumer's Desired Resolution:

I would appreciate if this matter was resolved since I've paid my loan off two times over and that the business gets looked into. They are taking advantage of people trying to live my charging so much for so little

Complaint Messages

02/19/2019 - Handler

Respond to Complaint

we reached out to customer and left a message , account will be considered closed as of 2-19-19

GreenStream Lending

Case #: 13388805

**Consumer
Info:**

Cross, Tiffany
[REDACTED]
Huntsville, AL 35810
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/16/2019 11:13:45 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a 200 dollar loan. And I have paid this company over 4000 dollars as wells as their sister company gentle breeze. Same issues as far as no one answering the phone. I never recieved a loan agreement. I am never able to to get a response by phone or email. I never receive receipts about how much has been paid or when it or if it will ever be paid off. This company is a scam just like gentle breeze. I have put a stop payment on this company and gentle breeze through my bank. And for some reason green stream still took money out of my account.

Consumer's Desired Resolution:

Close all accounts and a refund would be nice as well. I have all bank records of how much as been taken out as well.

Complaint Messages

02/25/2019 - Handler

Respond to Complaint

Miss. Cross did have two loans with the company. One for \$439.14 (prin \$300 Fee \$139.14) and one for \$146.38 (prin \$100.00 Fee 46.38). Miss. Crosss was able to speak to someone about the account and was explained that she also has two loans with our sister company green stream lending. At that time she stated that she did want to pay the loans off but did not have the funds to do so. After looking at her history with gentle breeze we will consider that account closed as of 2-19-19

02/25/2019 - Tiffany Cross

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13388805, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Tiffany Cross

GreenStream Lending

Case #: 13422524

**Consumer
Info:**

Johnson, Megan
[REDACTED]
Duncannon, PA 17020
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/5/2019 8:26:10 AM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I did not sign any pay day loan with this company, after I seen the \$200 in my account I attempted to contact them via phone, could not get through. I then emailed them and told them that I did not agree to this loan and I did not sign for it to please remove it from my bank. They never responded to me and they are taking money from my account bi-weekly, usually \$92.76. So far they have taken more then \$800.00 from me. I never agreed to anything and I can not get a hold of anybody from this company.

Consumer's Desired Resolution:

I want my money refunded and this company needs to be reported for fraudulent dealings

Complaint Messages

03/14/2019 - Handler

Respond to Complaint

We could not find cancel request but we will honor the customer's request and will do the refund.

We've been trying to reach out to customer to verify information to process a refund but have been unable to reach her.

we need to talk to the customer in order to verify and process the refund.

please contact us at our customer service number Telephone: 888-296-7226

Email: CustomerService@GreenStreamLending.com

GreenStream Lending

Case #: 13423257

**Consumer
Info:**

Mickles, Yolanda
[REDACTED]
Chicago, IL 60628
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/5/2019 1:26:05 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I applied for a loan with Greenstream Lending back on January 16, 2019 for \$200 (with full balance being \$292.96). On Thursday, February 28, 2019, I called and spoke with a representative and inquired about paying off the balance. We agreed that on March 4, 2019 a \$200 debit would be withdrawn from my checking account to pay off the balance in full. On March 5, 2019, I emailed Greenstream inquiring about the amount to pay off my final loan. Only to be informed by Joseph (employee# 1805) that the \$200 payment was returned by my bank. I called customer service and spoke with Joseph (after being transferred and on hold for 45 minutes) informed him that that was incorrect and that the \$200 cleared my account as scheduled on the 4th of March, 2019. I asked to speak with a supervisor (Michelle) and was informed that she is the ONLY supervisor on duty today. This lending company is very unprofessional. The representatives talk over the customers and are rude. I received the run around from 5 different representatives because they didn't believe me when I stated that the amount cleared my account. I was told that several things: it was a glitch; no their system is correct, the funds didn't clear my account; please hold while representatives asked other representatives what should be done. I will never do business with this company again, as it seems that they are trying to steal funds from consumers and have their systems report differently so as though it seems the consumer still owes funds. I find this borderline fraudulent and unprofessional.

Consumer's Desired Resolution:

I would appreciate a discount on my current loan which has a balance of \$146.48.

Complaint Messages

03/11/2019 - Handler

Respond to Complaint

we have checked our records and the \$200.00 payment did clear on 3-8-19. We did apologize for the misunderstanding and she agreed to pay only the principal amount of \$100.00 on her current open loan on 3-15-19. After that payment clears the account will be paid off.

03/11/2019 - Yolanda Mickle

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13423257, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Yolanda Mickles

GreenStream Lending

Case #: 13444820

**Consumer
Info:**

Myers, Tianna
[REDACTED]
Columbia, PA 17512
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/15/2019 10:02:27 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a \$200 loan from this company at the end of December. I was told that I will make bi weekly payments of 92.00 until the debt is repaid . I've already made about 6 payments which is well over the agreed amount I was told to pay. When I finally got in contact with someone they informed me that the money I was paying every 2 weeks is to keep the loan in good standing. I just want them to stop taking money from my account. If I knew this I would have never agreed to such terms.

Consumer's Desired Resolution:

Not to keep getting money taken out of my account. I just want to be done with this situation.

Complaint Messages

03/21/2019 - Handler

Respond to Complaint

Account has been closed out as of 3/18.

GreenStream Lending

Case #: 13510103

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 4/18/2019 1:45:51 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a 100 dollar loan. And I have paid this company over 800 dollars. no one answering the phone. I never received a loan agreement. I am never able to to get a response by phone or email. I never receive receipts about how much has been paid or when it or if it will ever be paid off. PLEASE HELP Until now they still continue take money out.

Consumer's Desired Resolution:

To have them stop taking my money and to refund extra money they keep taking out.

Complaint Timeline

04/18/2019	Automation: Auto Process Complaint Form
04/19/2019	Pending initial Business response: Action Taken Threshold Application
04/24/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
04/24/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
04/30/2019	Answered (Assumed): Action Taken Threshold Application

Complaint Messages

04/24/2019 - Handler

Respond to Complaint

we have closed out customer account t as of today 4/24/19 customer will have no further debits.

GreenStream Lending

Case #: 13554544

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 5/12/2019 3:31:51 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Ive used this loan service many times before. Alot of the times i would just let the loan roll over and just take the minimum amount to extend the loan another two weeks until i got paid again. Well acouple of roll overs before i finally paid the loan off, this service called me (jan 17 2019)and told me it was the last day they could send out any more funds vefore the weekends and that i was able to reloan even though i had an existing loan with them out already. I nicely declined and told the lady on the phone to set it up to take out the full amount of myloan on my payday(jan 25,2019). She said she would set it up to get paid off. So based on that understanding, I was givin the impression that she would have the full loan balance set up to take out on my payday. When the payday finally rolls around i was changed another roll over charge of almost 100 dollars when i wanted my full loan balance paid off, i was unable to afford to pay the full balance out of the next few following checks, which forced more roll overs and the roll over fees do not apply toward the loan, i i basically had to pay these additional rollover fees when i explicitly asked for the full loan balance to come out and me and the phone rep come to the mutual agreement it was gonna be paid full. Acouple of cycles later when i called in AGAIN, to pay the full balance, i told them to make sure that it actually takes the full balance out this time cause last time it didnt , and i ended up paying like 2-300 more dollars than i was supposed to, on top of paying the full balance off. That rep acknowledged that they saw in ther notes that i had called and asked for it to be canceled. They offered no compensation.I wish for all rollover fees from time of me asking for full balance paid off (jan 17 2019), until i paid the loan off(Feb 22 2019). These fees were NOT BY MY REQUEST

Consumer's Desired Resolution:

. I wish for all rollover fees from time of me asking for full balance paid off (jan 17 2019), until i paid the loan off(feb 25 2019)

Such fees include: rollover from

Jan 25th, 2019 for the amount of 115.95

Febuary 8th,2019 for the amount of 115.95

Total compensation 231.90

Complaint Timeline

05/12/2019	Automation: Auto Process Complaint Form
05/13/2019	Pending initial Business response: Action Taken Threshold Application
05/21/2019	Follow up sent to Business: Action Taken Threshold Application
05/21/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
05/21/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
05/23/2019	Close as Resolved: Action Taken: Extranet [REDACTED]
05/24/2019	Resolved: Action Taken Threshold Application

Complaint Messages

05/21/2019 - Handler

Respond to Complaint

spoke to to customer over phone 5/21/19 customer will be refunded \$115.95. Electronically ,account will be closed and considered paid .

05/23/2019 - Quincy Stillgess

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13554544, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Quincy Stillgess

GreenStream Lending

Case #: 13608461

**Consumer
Info:**

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/9/2019 7:46:34 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

They have been taking \$92 out of my account since 2018 and I try to reach out to them no response to calls or emails I know I have paid more than \$200 back to them at least 10 times over again

Consumer's Desired Resolution:

Complaint Timeline

06/09/2019	Automation: Auto Process Complaint Form
06/10/2019	Pending initial Business response: Action Taken Threshold Application
06/18/2019	Follow up sent to Business: Action Taken Threshold Application
06/19/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
06/19/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
06/19/2019	Close as Resolved: Action Taken: Extranet [REDACTED]
06/20/2019	Resolved: Action Taken Threshold Application

Complaint Messages

06/19/2019 - Handler

Respond to Complaint

We tried to contact customer twice first time The voicemail was full and we could not leave a message.

second time was sent to voicemail left message

we have closed this account as of 6/18/19 .

06/19/2019 - Ms. Dianna Feddersen

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13608461, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Dianna Feddersen

GreenStream Lending

Case #: 13627717

**Consumer
Info:**

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/18/2019 3:54:27 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan back in Jan 2019. It was agreed I'd pay 115.00 until the loan was paid off. Well after March rolled around and I'm still paying in this loan I called them and at first I was being rerouted to another company then finally got in contact with them they gave me this line that it's installments of interest until I can pay it off in full. So far a 250.00 loan has cost me 985.30. I'm going to cancel my debit card just so they can't take anymore from me. Can you please help.

Consumer's Desired Resolution:

I just want them to payback the extra \$650 to me and be truthful to potential clients and stop stealing our hard earned money.

There getting clients under false pretenses the should have their license revoked.

Complaint Timeline

06/18/2019	Automation: Auto Process Complaint Form
06/19/2019	Pending initial Business response: Action Taken Threshold Application
06/27/2019	Follow up sent to Business: Action Taken Threshold Application
07/05/2019	No Response: Action Taken Threshold Application
07/08/2019	Pending initial Business response: Complaint Reopen christine.constran@bbbcommunity.org
07/08/2019	Business Responded to Complaint: Action taken christine.constran@bbbcommunity.org
07/08/2019	Pending Consumer Response: Action taken christine.constran@bbbcommunity.org
07/14/2019	Answered (Assumed): Action Taken Threshold Application

Complaint Messages

07/08/2019 - GreenStream Lending

Respond to Complaint

For customer Lavonta Norwood ID 13627717

We have closed out the customers account as of 7-1-19. We tried to reach out to customer but were unable to reach her .

GreenStream Lending

Case #: 13639626

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 6/24/2019 3:39:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a payday loan and was not given any documentation or contact info so I could arrange payment in full. They collected 1st payment and I couldn't find any way of contacting them to have them take out full payment. Loan plus fees during 1st payment. I found some contact info but 3 different rep say stated this wasn't greenstream lending. I called the phone number on the site for greenstream lending. I don't want to keep paying a company extra money all because they can't be contacted.

Consumer's Desired Resolution:

I wish to end the relationship with this company by paying them 100.00 and no addition interest. They have already collect \$46.for first payment and I have been trying to contact them to pay off the loan. I never intended to have this dragged out more than 1 payment.

Complaint Timeline

06/24/2019	Automation: Auto Process Complaint Form
06/25/2019	Pending initial Business response: Action Taken Threshold Application
06/26/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
06/26/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
07/02/2019	Answered (Assumed): Action Taken Threshold Application

Complaint Messages

06/26/2019 - Handler

Respond to Complaint

We spoke to this customer 6/25/19 . Per our conversation with customer, pay off will be scheduled to go out 6/28.

GreenStream Lending

Case #: 13677342

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 7/13/2019 7:20:14 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$250 loan and was set to pay \$114 payments on the loan. It was NOT explained that the \$114 did not go towards the principal, only interest. I called to find out how many more payments I have after making two payments and was told I would never pay off the loan if I only did the \$114 that is automatically being debited from my account every two weeks! I want to be DONE with this loan. It's ridiculous to have paid so much and not even touched the principle

Consumer's Desired Resolution:

Settle the loan and stop debiting my account

Complaint Timeline

07/13/2019	Automation: Auto Process Complaint Form
07/14/2019	Pending initial Business response: Action Taken Threshold Application
07/15/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
07/15/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
07/21/2019	Answered (Assumed): Action Taken Threshold Application

Complaint Messages

07/15/2019 - Handler
Respond to Complaint

we called the customer and were sent to voicemail , customer did call back we offered customer a settlement of \$133.31 customer agreed to the remaining balance of \$133.31 set to

pay on 7/31/19.

GreenStream Lending

Case #: 13819177

Consumer Info:	Business Info:	GreenStream Lending 8 Crestwood Rd Boulevard, CA 91905 (888) 296-7226
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Date Filed: 9/6/2019 9:56:41 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

In January of 2019 i applied for a loan from Greenstream lending, and went through the entire process to borrow 150 dollars. They said the interest rate will be high due to my credit score and due to it being a payday loan. There were two options i was presented with, either pay the full amount back when i get paid and pay a small fee, or set up a 3 month plan to pay it back. Since i was going to have the money in a week i decided to go with the option to pay the loan in full. I received the money on January 30th. When the time for payment arrived, i was billed \$68.97. So i thought they enrolled me in the payment plan. I tried to contact them to try to change it and pay them off. I tried to call the contact however no one ever answered the phone. So then in February i received about two emails from two different agents Deija February 27 and Jeff March 4th, about applying for another loan. They gave their contact information and extension, so i called them to see whats going on about my first loan. I dialed and entered in their extension, and the automated answer machine said the person wasn't in the office then hung up on me. I tried to call them multiple times over the months. I even sent in an email and requested them to contact me from their website and still did not receive anything form them. They've been charging me 69 dollars every two weeks since the beginning of February and i cant stop them from withdrawing the money from my account. So i have been over charged about 1000 dollars over these past few months. 69.57 dollars every 2 weeks is a lot of money when it adds up.

Consumer's Desired Resolution:

I would like the money to stop being withdrawn from my bank account. I also would like to be to be refunded the excess money that was taken from me and be provided the reason as to why this happened.

Complaint Timeline

09/06/2019	Automation: Auto Process Complaint Form
09/07/2019	Pending initial Business response: Action Taken Threshold Application
09/13/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
09/13/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org

09/19/2019

Answered (Assumed): Action Taken

Threshold Application

Complaint Messages

09/13/2019 - Handler

Respond to Complaint

We spoke to customer 9/11/19 , per our conversation we will be issuing a refund of \$823.98 *We apologize for any inconvenience this may have caused you.*

Should you need further assistance please contact us by phone or e-mail at 888-296-7226 customerservice@greenstreamlending.com

GreenStream Lending

Case #: 13886505

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 10/5/2019 1:02:45 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I spoke with an agent at Green Stream Lending and advised that I had lost my job. I stated that I would resume payments when I went back to work. They wanted proof of unemployment. I am currently a contractor and you do not receive anything when an assignment ends. To protect myself, I stopped any amount owed from being removed from my account by ACH transactions. I was loaned some money while I am looking for work and it was in my bank account, safer than carrying cash. Green Stream Lending took it upon themselves to create vendor checks and there was money in my account for housing and now they have taken all that was loaned to me, not my pay.

Consumer's Desired Resolution:

I expect my money to be refunded until I regain gainful employment as agreed upon.

Complaint Timeline

10/05/2019	Automation: Auto Process Complaint Form
10/06/2019	Pending initial Business response: Action Taken Threshold Application
10/14/2019	Follow up sent to Business: Action Taken Threshold Application
10/16/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostattle.org
10/16/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostattle.org
10/16/2019	Close as Resolved: Action Taken: Extranet [REDACTED]
10/17/2019	Resolved: Action Taken Threshold Application

Complaint Messages

10/16/2019 - Handler
Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 10/16/2019

Should you need further assistance please contact us by phone or E- Mail 888-296-7226 customerservice@greenstreamlending.com.

10/16/2019 - Julia Brown

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 13886505, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Julia Brown

GreenStream Lending

Case #: 13950515

Consumer
Info:

Business
Info:

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 11/7/2019 11:18:25 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I took out a \$200 loan with Greenstream lending. On 10/31/2019 I spoke with Darelene to pay off my 250.00 dollar loan. Darlene said that on 11/1/2019 my account would be debited 115.95 and on 11/4/2019 she would debit my account for 250.00 and that would pay off my loan. Darlene also said I could check my client account for a confirmation number. When I checked my client account the money was taken out on those dates, and it also stated that they are going to debit my account on 11/15/2019 for another 250.00 dollars. I have tried to contact them just to sit on hold forever or being transferred to voicemail to leave a message with no one returning my calls.

Consumer's Desired Resolution:

I would like someone to contact me to confirm my loan is paid off and no more debits from my account

Complaint Timeline

11/07/2019	Automation: Auto Process Complaint Form
11/07/2019	Pending initial Business response: Action taken robert.moreno@bbbcommunity.org
11/12/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
11/12/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
11/18/2019	Answered (Assumed): Action Taken Threshold Application

Complaint Messages

11/12/2019 - Handler
Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 11/4/19
Should you need further assistance please contact us by phone or E- Mail

888-296-7226 customerservice@greenstreamlending.com.

GreenStream Lending

Case #: 14002088

**Consumer
Info:**

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 12/2/2019 4:27:38 PM

Nature of the Complaint: Contract Issues


Consumer's Original Complaint:

I do not recall every finalizing a loan with Green Stream lending, yet they are taking payments out of my account every two weeks. I have tried to login into what should be my online account however I cannot and I cannot get the password to reset. I have tried to call the number numerous times and the call always seems to drop. Paying \$92.76 twice a month since August, I have paid over \$742.08 for a deposit of \$200 in my account on 7/31/19. Not to mention the payment on September 23 was a day early and cost me a \$36 overdraft fee. A loan of \$200 I do not remember signing or taking, had to research to find when I actually received the money has cost me \$870.84 counting the over draft fee and the payment that I assume will process tomorrow.

Consumer's Desired Resolution:

I feel that I have paid well over the amount for this loan, and with no way to login into my account or actually speak to anyone, I want the account closed and no further payments taken

Complaint Timeline

12/02/2019	Automation: Auto Process Complaint Form
12/03/2019	Pending initial Business response: Action Taken Threshold Application
12/10/2019	Business Responded to Complaint: Action Taken: Extranet hperez@lapostatle.org
12/10/2019	Pending Consumer Response: Action Taken: Direct Connect hperez@lapostatle.org
12/11/2019	Close as Resolved: Action Taken: Extranet 
12/12/2019	Resolved: Action Taken Threshold Application

Complaint Messages

12/10/2019 - Handler
Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 12/05/2019 Should you need further assistance please contact us by phone

or E- Mail at 888-296-7226 customerservice@greenstreamlending.com

12/11/2019 - Mrs. Tennille L Doerschel

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 14002088, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Tennille Doerschel

GreenStream Lending

Case #: 14086845

**Consumer
Info:**

Watts, Cara
[REDACTED]
Cleveland, OH 44124
[REDACTED]
[REDACTED]

**Business
Info:**

GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/14/2020 2:11:03 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I received a \$300 payday loan almost 6 mos ago from this company. They take \$147 every paycheck of mine which is every 2 weeks. They have taken well over \$1000 for a \$300 loan. I try calling but there's just a voice mailbox with no return phone call. This company is a total scam and I need them to stop deducting my paycheck.

Consumer's Desired Resolution:

Stop taking money from my paycheck. On top of not being able to speak to anyone I can no longer get into my online account and can't reset anything. This is a scam!

Complaint Messages

01/15/2020 - Handler

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 01/15/2020 Should you need further assistance please

contact us by phone or E- Mail at 888-296-7226 customerservice@greenstreamlending.com

GreenStream Lending

Case #: 14105956

Consumer Info: Hilfiker, Teri
[REDACTED]
Spokane, WA 99206
[REDACTED]
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 1/21/2020 4:13:51 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I am receiving harassing phone calls from their collections and they put a ding on my credit wh I had been removed but when I ask for proof of loan they refused and never send me anything I have never done business with them and I have told them this several times and they have not provided and documents to show other wise

Consumer's Desired Resolution:

To get an email stating they will stop

Complaint Messages

01/24/2020 - Handler

Respond to Complaint

we are currently contacting the collections agency for more information. would you please provide your current contact information?

we would like to get this resolved as soon as possible.

01/24/2020 - Teri Hilfiker

I do not accept the response made by the business to resolve this complaint

I am not going to provide my personal information to you. I have not done any business if you want to look me up use my name.

Stop calling me and stop all collection efforts. I again have not done any business with green Stream

lending!

01/24/2020 - Handler

Respond to Complaint

We are not the ones contacting we believe this is a collections company.

we have no control over who contacts since this is not us we were trying to help but by trying to contact the collections company who is claiming to be us and see how we can help but we cannot help if you refuses to provide current contact information or who is contacting.

01/24/2020 - Teri Hilfiker

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID 14105956, and find that this resolution would be satisfactory to me. I will wait for the business to perform this action and, if it does, will consider this complaint resolved.

Regards,

Teri Hilfiker

My phone # [REDACTED]

[REDACTED]

Spokane Wa 99206

email: [REDACTED]

I hope this helps, sorry I have had my information stolen and I am very learly. I know you are trying to help.

GreenStream Lending

Case #: 14158487

Consumer Info: Phariss, Casey
[REDACTED]
Abilene, TX 79695
[REDACTED]
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 2/14/2020 9:03:14 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I got a loan for \$200 and I was not told about any fees...Green Stream Lending took out a payment of \$91.77 and 2 payments of \$92.76 out of my account..When I called to ask why the lady was kinda rude and said that, that's the fee that we charge to extend a payment until the loan is paid off i asked how come it's not put towards my loan and the lady couldn't give me a straight answer. In order for me to pay off my loan she said i had to pay an additional \$292.76 to pay off a \$200 dollar loan after they've already taken \$277.29 out of my account...I want my money back that was taken from me without my permission...

Consumer's Desired Resolution:

I want \$277.29 refunded back to my account or that payment to go towards my loan to pay it off...

Complaint Messages

02/19/2020 - Handler

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 2/19/2020

Should you need further assistance please contact us by phone or E- Mail at 888-296-7226 customerservice@greenstreamlending.com

GreenStream Lending

Case #: 14198143

Consumer Info: Aulisio, Katlynn
[REDACTED]
Scranton, PA 18504
[REDACTED]
[REDACTED]

Business Info: GreenStream Lending
8 Crestwood Rd
Boulevard, CA 91905
(888) 296-7226

Date Filed: 3/3/2020 9:06:11 AM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I have gotten 2 loans off of Greenstream lending. 500 dollars in total, starting in January 2018. I was told I was able to ph off these loans in 3 simple transactions. Here we are 2 years 2months later and I have paid a total of \$4452.48, this is absolutely ridiculous. I understand there is interest but 4000\$ worth of interest?! Absolutely not! I have tried to call numerous times just to be forwarded it and not responded to. This needs to be taken care of! It's such a scam.

Consumer's Desired Resolution:

I want my account closed, and no more money taken ot of my bank account

Complaint Messages

03/03/2020 - Handler

Respond to Complaint

We have reviewed your account. This account has been closed out and considered paid off as of 03/03/2020.

Should you need further assistance please contact us by phone or E- Mail at

888-296-7226 customerservice@greenstreamlending.com

Customer Review Feedback for GreenStream Lending (172008103)							
Name	Email	Zip Code	Status	Experience Rating	Submitted	Feedback	IP
Mad As hell			Reviewed and Not Published	Negative	6/18/2014	I recommend you to NOT use the lending company they are HORRIBLE I spoke with someone and they told me one thing but noted my account for something totally different don't trust them at all I am highly dissatisfied with greenstream lending.	
Ana Barajas			Inactive - over 3 years old	Negative	11/20/2014	I applied for a loan on 9/17/2014 with Green Stream Lending, I was approved for 150.00 with finance and other fees a total of 226.33. Since 9/17 they have taken out 77 07 which equals out to be way over the original amount taken, total 384.61. When I called to talk to someone they were completely rude. The lady I spoke to told me that they sent emails which they never did, she talked over me many times. I want this account closed and they will not comply.	
melissa huska			Inactive - over 3 years old	Negative	5/21/2015	I did a payday loan for \$150 and have been trying over a week to push a payment and they won't answer my calls or emails at all! This is very bad customer service! If this is the kind of business that does shady dealings I DO NOT want to deal with them!!!	
Kendall Brooks			Pending	Negative	5/22/2015	Customer service is rude have you on hold for 30 to 60 minutes and they never communicate with their customers unorganized business will not recommend anyone to do business with these people they are not worth the time or day I wish I never got involved with them never again will I do business with them if you have to get a loan please do not use this company they are a total rip off...	
Bettie Parker			Inactive - over 3 years old	Negative	5/30/2015	I applied for a loan May 20, 2015. To date (May 30th) I have not been approved/ declined. Trying to contact them via phone takes any more than an hour... I was put on hold for 10 minutes; disconnected....call back...put on hold...disconnected, etc. I did this one day for 3 hours (while washing). One day after talking to ***** I requested to talk to a Manager, put on hold for an hour. Now I DEMAND they CANCEL my request via email/vm, and their response to me was "its being reviewed". NO!! CANCEL MY REQUEST. DESTROY MY INFORMATION!	
Kathryn Christie			Pending	Negative	6/4/2015	I have written to them, and called them for days to arrange my payments. nothing on hold for days it says there is a 2 minute wait then 10 then it says 5 then it gives you answering machine so you leave a message noone calls back or answers your email.	
Kendell Keasley			Pending	Negative	7/2/2015	On April 13, 2015 I borrowed \$150 and for the past couple of months you have charged me \$77 every two weeks I already paid my debt off and you guys keep charging me. You guys won't answer any of my calls. this is just ridiculous and it's horrible customer service. I just want this account closed.	
Shardae Perry			Inactive - over 3 years old	Negative	7/7/2015	I have called and emailed this company for the past 30 days to discuss my loan. No one ever returned my call or responded to my emails. I've called and held for 90 plus minutes and then the line is disconnected. When I first applied for the loan 3-4 people were calling me back to back trying to get me approved. Now that it's time to pay the money back so they don't keep charging me finance charges, no one is available to speak to. I will NEVER use this company ever again. I would not recommend this company to anyone due to the poor customer service.	
Sam Sweitzer			Pending	Negative	8/4/2015	I was not a customer but they call my home daily and ask for Lisa, I tell them there is no Lisa in my household and never to call back again and then they proceed to call back under a private number dozens of times and harass my family. They laugh and think it's a joke. Not sure what I can do to make it stop.	
Rachel Welch			Inactive - over 3 years old	Negative	9/1/2015	I took a loan from this company for 100 and for the past three months, they have been taking out 51 00 every two weeks, I have been calling and emailing this company for two weeks and no responds, I'm am very frustrated from this no contact. Thinking about taking other matters.	
Mae Uson			Pending	Negative	9/17/2015	DO NOT DO BUSINESS WITH THIS COMPANY. I took out a 300 loan 2 months ago. They been taking out finance fee every two weeks. I tried to call and fax numerous times after reviewing complaints here I notice this business does this to all customers. They avoid customers so you have no way of paying off loan and company will constantly automatically refinance your loan. I have emailed them a copy of revocation letter and tried to fax but of course no luck with fax. I got confirmation emailed was recieved and under review but no customer service rep has contacted my yet. I am using that email of confirmation for revocation. I also stopped all ach withdrawals with my bank. THIS COMPANY IS A SCAM!!!!!!!	
Nicole Schafer			Pending	Negative	10/6/2015	I borrowed \$200 from them back in April 2015. I was told that on the first payment I would be responsible for half of the borrowed amount. I was taken out of my bank account on the correct day, so I thought everything was fine. For the next 8 pay checks...yes 8!!! They took out half of my borrowed amount calling it a "service fee". I could not pay off my loan at one time, there was no way to get a hold of them either by email or phone. After the 8th paycheck where money was taken out I went to my bank. They started an investigation and I did get my money back. However, I would never do any other business with this company. It is a scam.	

Malik McClellan		Inactive - over 3 years old	Negative	10/6/2015	I received an email in my spam folder from this company. I received a loan document for \$500 that contained an address that I hadn't live at in 2 years and a checking account that I have had in 5 years. I also received several phone calls. I called them back and told them that I did not apply for a loan. They said that I wasn't in their database and that they would put me on the do not call list. They told me that I should receive an email confirming that I had been added to the list within 15 minutes. I never received an email and I was called again later that evening. I'm very concerned about being vulnerable due to this experience.	
Misty Joe		Pending	Negative	12/2/2015	I have asked twice now to pay off my loan with Greenstream Lending. NEITHER time was this done. I thought the first time that it was my mistake but now I know it is not because now that I look closer to my account there is a transaction that shows the payoff pending for over three months. I have called several times and just get an operator stating first that there is a five minute wait period and then a ten minute wait period and then I get hung up on. I have also called one of the extensions that is in the emails I have received before and left voicemails and not received a single call back.	
Tonia Home		Customer Submitted Complaint	Negative	12/14/2015	I have attempted to contact this business for three weeks in order to pay off a \$100.00 loan. The telephone numbers listed are invalid and after sending 3-4 emails no one has responded. I also can no longer log into the account they created for me on their website (https://www.lenddirect.com/Greenstream/pages/login.aspx) to see exactly what amounts they are going to repeatedly take from my bank account.	
Angela Ammons		Inactive - over 3 years old	Negative	12/29/2015	I have called GSL several times and no one answered. I would like to pay off my loan. Also, I've tried to log in but the password that I entered didn't work. I'm sure that it was the password that I chose when setting up the account. I requested a password reset and saw a message that a temporary password would be sent to my email. I never received it. I'm really starting to wonder if this company legit. They definitely answered the phone when I applied for the loan.	
Wendi Avant		Pending	Neutral	1/26/2016	Green Stream Lending Company is extremely unprofessional. I've spoken to 2 different reps Kiera and Samantha that were both rude and inexperienced and could not provide the proper information pertaining to my account. The information on your website is not accurate to what your representatives explain. They defiantly need more Customer Service Training.	
Ruquayya Ali		Inactive - over 3 years old	Negative	1/30/2016	I have been trying to get in contact with this company because they keep taking different amounts out of my acct, one time it's \$124, then \$134, then \$123 and I only got \$300 from them and they are STILL TAKING MONEY OUT!! I have tried calling them for weeks and have proof but I stay on hold for 40-45 minutes and no answer, one time I got a answer from a lady that was rude and disrespectful and hung up on me. I have tried emailing them and have left numerous messages with no avail!! I need this fixed, they are a scam!!	
Raul Galvan		Pending	Negative	2/10/2016	This is a bad company to work with run away as fast as you can	
Shana Van Heeren		Inactive - over 3 years old	Negative	3/7/2016	I had taken out a payday of \$150 back in December 2015. I was supposed to make four payments of \$77.02 and the loan would be paid off. I got an email saying I needed to contact them before February 5 2016 or they would extend my loan. So I tried calling at the number they provided and all it did was ring then go into a fax tone!! So I sent an email instead at the email address they also gave. I stated in the email that I tried calling and that I have no interest of extending my loan and that it should be paid off!! I still got no response back so a week later I get another email saying I didn't respond so they were going to extend my loan. I again tried to call and got the same thing so I sent another email again I got no response!! So I checked them out on the BBB and found I was not the only one with a complaint against them and that they have scammed several others out of \$100s to \$1000s of dollars so I did like the others and filed a complaint with the BBB and put a stop payment with GreenStream Lending I even tried contacting to let them know this is what I was doing through phone calls and emails and still no response!! So after the stop payment went through I got a phone call from them but I was at work and wasn't able to answer!! So I get an email in my spam folder saying they are going to take legal action and get another \$1000 some dollars for the debt and then for court cost and lawyer fees they want to charge me with \$3000 some odd dollars for a loan of \$150 that has been more then paid off and I have gave several attempts at contacting them!!! DO NOT DO BUSINESS WITH THEM ITS A SCAM!!!	

Jennifer Falbo		Inactive - over 3 years old	Positive	4/1/2016	<p>I am going to give GreenStream Lending a positive review but there are a few things that need to be worked on. I want to start out by saying that I never borrow more than I can pay off on my next paycheck. Doing this keeps my interest down to a manageable fee. If you complain about the rates, you have borrowed too much and it isn't GreenStream's fault, it's your fault. Now, with that said...here are my complaints:</p> <p>1) Customer Service is NON-EXISTENT-absolutely horrible. No one is professional on the phone. If you need a manager (like I did), you will NOT get one. I was given excuses like: the manager isn't here, the manager is on lunch, we don't have managers, etc. There should be a way to speak with a senior staff member, it's ridiculous. If you send a message through the website-NO ONE ANSWERS THEM.. EVER!!!</p> <p>2) I called to pay my loan off in full and was told my account was delinquent. This is funny because I didn't have a payment due yet. I had just received the money a few days prior. I explained this to the unprofessional customer service rep who talked over me until I said I would call back. She had a nasty response. I called back and asked for a supervisor. She asked why and I explained the issue. She connected me with someone who was marginally better. She did fix the issue but it took too many phone calls. When I call in I usually wait 30 minutes or more. If I send an email, I get no response. If they would train their staff better, it would be easier to get correct information. I am a good customer who pays in full each time I borrow. I should have a better experience when calling or sending email.</p>	
Jill Kinder		Inactive - over 3 years old	Negative	4/8/2016	<p>I was approved for a 4k loan from a different company and wanted to shop around for possibly a larger amount. I got a call from this company after I inquired online stating they just needed some verification for my loan approval. I had asked for 6k. After 45 minutes of jumping through hoops they approved me for 300! Saying I have no credit or loan history. Untrue since I have bought and paid off car loans and multiple credit cards. I told the rep that I was not interested and I was mislead. She transferred me to a VERY rude man who continued to ask me who my other loan was through, how much those payments were and if I knew what I was getting into. After telling him that I do not need to disclose that info to him, I was just going to cancel this loan. He continues to tell me I have no reason to not disclose that and I am unwilling to discuss my business. I ended up telling him to just cancel the application and ended the call. Not even 3 minutes later a supervisor called me asking why I canceled the loan. I relayed to her the experience and she said she would address it. I would NEVER recommend this company to any person.</p>	
Ashanti Mcleod		Reviewed and Published	Negative	5/5/2016	<p>This business is EXTREMELY unprofessional. They do not inform clients of their procedures a head of time when it comes down to your last payment to pay off loan and instead they will extend your loan without your consent. It has taken me 2 months to pay off a balance that I am more than willing to pay off. Also you can never get a representative to answer your call or return a call/email(which are their options to get in touch with them); the wait time is RIDICULOUSLY long an after an hour of waiting you have to leave a message. When you finally get your case manager on the line after 1000 tries they are very rude and aggressive. They do not help solve your problem just allow for much more frustration. I recommend NO ONE BORROW NG FOR THIS BUSINESS!!! Save yourself the headache and stress.</p>	
Tamika Johnson		Reviewed and Published	Negative	5/6/2016	<p>They gave me a 100.00 dollar loan and was supposed to take 55.00 out of two paychecks and it would be paid off. They took the two payments now I find out they had hidden fees and my charges have now doubled!</p>	
Clarence Barnes		Reviewed and Published	Negative	5/6/2016	<p>i applied for a loan on wed. may 4th and i thought i was approved. i was told i would receive a call back to let me know when my funds would be available. i never received a call and when i call them(which i just did) i get a voice recording saying that they are receiving a unusually high call volume my wait time is more than 10 min. i wait and wait then the call abruptly goes to an answering service. i leave a message and no one returns my call or emails still. I go on the website and i see all of my info. but i still have not received any feedback from them. it's very frustrating.</p>	

Destiny Guest		Pending	Negative	6/13/2016	<p>this is my second time using Green Stream lending. This will be the last time I use this company. The lack of customer appreciation and lack of customer service is ridiculous. I originally called in to request a payoff, when i was placed on hold for a whopping 20 minutes. When I finally got a representative on the line I was given attitude by Erica. She could not answer my question as to why I was not able to do a payoff June 3rd and could not help me understand why I was given misinformation or inform me of the rep I spoke with at the time of the initial loan. She did not offer to have the call reviewed for further information. She could not even give me a payoff amount. I then ask to speak to her supervisor who she informed me was not available. The call was then mysteriously disconnected. I called back only to be placed on hold again for a substantial amount of time. This by all means is unacceptable! Once I was transferred to a supervisor (Melissa) who also needs to be re trained on customer service escalation, I was given the same attitude. I have never received customer service this bad, it is appalling! The misinformation i received cause me to have extra money unnecessarily debited from my account. Please re train your reps and supervisors on customer service/ escalation to avoid losing more "valued" customers.</p>
Neisha Rice Andres		Reviewed and Published	Negative	7/18/2016	<p>Could have used some assistance. Advised that my account had an additional \$100 deposit that comes from my husband's employer. Although I make way more than the small amount (at least 3x) I was requesting, the understanding became ZERO when I began asking questions about repayment. After 20+ minutes the young man disconnected. I waited an additional 10 in hopes that he would call back. When he did not, I decided that I would call. I was told by the receptionist, who informed me that my application was denied. How convenient. I can't help but think that I dodged a bullet.</p>
Jen Skilbeck		Reviewed and Published	Negative	7/18/2016	<p>I used GreenStream ONCE and I will never use them again. When I requested a loan from them, they couldn't even tell me exactly amount that would be taken out! I took out a \$100 loan and they charged me \$40! That is high way robbery and illegal! They kept saying \$40 "give or take a dollar or 2"! WHAT!! Do NOT use this rip off company for a loan! I had called back to find out why they couldn't tell me the exact amount they were taking out and they wanted my ss# to 'verify' my account information! I argued w/the rep telling her I never gave it to you in the 1st place, so how can you 'verify' it that way? She kept on insisting that I give it to her but I was JUST as stubborn and refused. I asked to speak to her supervisor, was on hold for a good 'minute' and she got back on the phone and told me the exact amount. I guess they didn't need my ss# after all. SCAM artists!! Stay away!!</p>
Sarah Pfeiffer		Reviewed and Published	Negative	8/9/2016	<p>I am very displeased with this company. I did not apply for a loan.</p> <p>They sent a denial email to me, and ALL THREE credit bureaus pulled my credit report for this company.</p> <p>I cannot get in touch with anyone to have this matter resolved.</p> <p>The website does not provide contact information. You can only submit a form for a contact request.</p> <p>For a company who deals with loans, they NEED to have a phone number accessible, especially with identity theft problems such as this.</p>
Day Too		Pending	Negative	8/26/2016	<p>Beware!!! This company will give you a loan, then when you opt to just pay the loan back in total they will make every effort to force you to pay the installments instead of taking the pay off amount. I will never apply for another loan through this company and I advise no one else do the same. They're SCAMMING their customers to get triple or more back. The reps are unprofessional and obviously not trained properly. WHAT A ***** JOKE, this company needs to be shut down ASAP.</p>

Austin Howard			Reviewed and Published	Negative	9/1/2016	<p>Positive situation turned extremely negative. FAST. So I was approved for the amount requested, even had the rep to verify with my bank in order to show consistent direct deposits. Process was going somewhat smoothly, until the rep randomly said that I was no longer approved due to a systematic reason that she couldn't explain... My initial reaction was, "what the hell are you talking about? It's already been decided that I was APPROVED..." So I asked her about my credit, she stated that credit wasn't a factor. So I requested that a manager needed to get on the line because clearly, she was confused. she places me on hold while confirming with her mgr, comes back on and says there was some kind of system error and she can proceed w/ finalizing my request...</p> <p>All of a sudden, the Mgr (Kevin) jumps on the line and starts saying that I am in fact approved but due to the type of checking account I have, it's NOT compatible with their system.... He stated that I had some type of prepaid card & that he couldn't assist and tried to rush me off the phone.... This definitely sent me over the edge because I bank with a federal credit union and they don't issue out PREPAID cards for a CHECKING acct. At this point, I definitely knew this company was bogus but my curiosity got the best of me. I offered to reach back out to my bank and have them prove him wrong, he declined. So I req to speak with another mgr since he clearly wasn't understanding. The one he transferred me to was just as confused as he was, she kept repeating herself, & was not cooperating when I asked for the number to corporate or a higher up. I eventually hungup because I realize that I cannot argue with stupid.... This company needs to be banned and shutdown.</p>	
Rashaun Powell			Reviewed and Published	Negative	9/22/2016	<p>Added 9/22/2016</p> <p>First off let me start with a disclaimer, PLEASE DO THE MATH! I bought into the hype of payday loans in previous years but I have to say, this has to be the worst company ever for doing a payday loan.</p> <p>1. The Interest Rate</p> <p>So as I perused my contract I found some things quite disturbing. The interest rate is almost criminal and let me know if I'm fudging this any. It is listed as 1556.11 percent. Now I have to ask is this in any way shape or form legal. I've never heard of a payday loan company doing something of the sort and I find it very disturbing business practice.</p> <p>2. The Payment SCHEME!</p> <p>Now this is the part I think is just wrong in general, and what is even worse I pulled this directly from their website you can't make this stuff up honestly.</p> <p>http://www.greenstreamlending.com/fees.html</p> <p>3. Customer Service Blah-Blah!</p> <p>I tried calling customer service and I wasn't impressed but them. What a nightmare! I asked one simple question what would it cost to pay my loan off and end this perpetual nightmare. I was told, and I'm paraphrasing, I am unable to see how much is left on your loan because a payment is pending on your account. This payment which will post tomorrow (9/23/2016 in the amount of 126.78). Once this payment clears then I'm told that I can find out how much is left. This is my 5th payment on a \$250.00 loan so I'm half way done with the supposed 10 payments.</p> <p>Look I understand what is going on here I have great comprehensive skills. What I don't get is how this stuff is even considered legal I believe if you are going to use these scam artists please be clear of what you're getting yourself into. Places like this</p>	
Taqua Friday			Customer Submitted Complaint	Negative	9/26/2016	<p>Anyone who is in need of a loan I ask that you not let this company be the one who assist you in doing so. I have gotten a loan off \$150.00 and they are expecting me to pay them 7 more payments of \$76.10. I have paid them 3 payments already. In those that is the payback of the loan plus an extra \$76.10 that is all together 223</p>	

Chasity Kwast		Reviewed and Published	Negative	1/4/2017	<p>I filed an online application and received a phone call back from the phone number of: 888-296-7226. The associates on the phone were very helpful while they were trying to gather all of my information to assist me with getting a loan approved through them. They sent me a link to access my bank account so they could verify my payroll deposits. When the system would not allow them to access the information they then proceeded to call my bank and get what I thought was a representative on the line from my bank, at this point I truly don't even know if it was someone from my bank. The "bank" did then verify the last 3 deposits from my employer then the associate "RAFAEL G" advised me he would call me back as he was going to try to process my loan for the largest amount since banking looked really good and I was a 1st time borrower and could only get the maximum of \$300 (which the approval online said \$400). After receiving 3 call backs from "RAFAEL G" he advised me that my account was approved. I was then given a link to sign in and the 1st time I couldn't sign in so then was transferred to "RAFAEL G" where magically I could now sign in to confirm my paperwork. I was told that everything was set and that I would receive my loan the next business day. Well the next business day I checked my funds and as of 2 PM EST the funds still were not there. I was researching this company as I thought their practices and procedures were a little odd and off and found that there were numerous complaints against them logged here on the BBB. So I was thankful that they didn't deposit any funds into my account. However, being curious I called them to find out what happened. RAFAEL G had sent me an email with his extension 888) 296-7226 ext. 70770, I called and he answered right away. I explained that online my loan still showed "pending" and that I had not received my funds but that he had told me the day before they would be there. He then asked me for my social security number to</p>
Debra Jones		Reviewed and Not Published	Negative	1/11/2017	<p>Green stream lending is a joke I would never use this company ever again and I advise everyone to do the same, I've try to get up hold of customer service and all I got was voicemail is full, then in the afternoon I get a call from someone with a courtesy call telling me that my payment is due in a couple of days I only borrowed \$200 and and paid back \$203 I was thinking I have one or two more payments left BUT NO! They are telling me they're not sure but they think I have 10 more payments which brings the total up to \$1400 I don't think so Green Stream. When I first initially got the loan and I asked the person how much will I be paying back he said \$180 OK fine he said nothing about \$1400 I never got any emails from them after they gave me the loan or any documents. If they continue to take more money than they deserve I will look into some legal action against this company these payday loan people really pray on folks that need emergency help and it's not right. One shouldn't have to pay 5 times what the loan is worth</p>
Shyla Coleman		Reviewed and Not Published	Negative	1/18/2017	<p>Customer service is TERRIBLE, they don't listen to your requests or even attempt to FIX issues that were caused by their employees. I've had representative hang up on me multiple times, be extremely rude, and instead of helping you, they'd rather transfer you. They charged mh bank account over \$800 on a \$200 loan that was paid off and VER FIED to be paid off by one of their representatives. I asked to speak to a supervisor to get the situation handled and was transferred 4x to people who were supposed to be supervisors. I asked for a phone number or an extension for a supervisor and was given an extension that was invalid. When you're a new customer they do all they can to help, but once you move on to your second loan going forward they could care less about you and what they do ethically in their business practices. AVOID AT ALL COSTS, otherwise it'll cost you A LOT of time, energy, and frustration. Doesn't return calls or emails</p>
Lonnie Lee		Reviewed and Published	Negative	2/24/2017	<p>Don't not use them for any payday loan or short term loans Simply terrible company to do business with</p>
cheryl weston		Reviewed and Published	Negative	11/22/2017	<p>I took out a loan for \$150.00 in mid November 2017. The people at Green Tree lending will GLADLY answer the phone when they're trying to GIVE you money but when you try to call back to ask for the buydown, NOBODY & I DO MEAN NOBODY answers the phone. You ALWAYS get voice mail. They don't even call back to acknowledge that they got your message. That is very poor customer service & I will NOT be doing business with them again. I didn't get the amount that I wanted so I could consolidate my bills & I am also unhappy about that. If they offer you money, RUN!!!!</p>
Rick Baldwin		Pending	Negative	12/12/2017	<p>I have no idea who these people are but I've gotten about a dozen calls from them over the past week at all different hours of the day. The MO is always the same. They call, as this is a cell phone I never answer unless I recognize the number, and they choose not to leave a message. After the third time I've added them to the auto-reject list. If they can't even leave a message, I'm not bothering with them.</p> <p>In reading other complaints this seems to be a payday loan group but I've never taken out a payday loan in my life. Also, I'm in Canada so I have no idea why they're calling me.</p> <p>The whole things seems rather shady.</p>

Jamie Anderson			Reviewed and Published	Positive	1/5/2018	I took out my first payday loan with Green Stream Lending last Thursday for 100.00 (145.88 to pay back.) they were very friendly and helpful. They made it clear that I had to call 3 days before my first due date of the 5th of I wanted them to take out the full 145.88 to pay off. If i didnt call then they would just take 45.88. This company did exactly what they said they would and i am very happy with their services. Since i paid it off i am eligible for more loans if i need it. Please dont let the negative reviews scare you. If you follow the terms then you have no problem! And i have all the supporting documents to prove. So thank you Green Stream!	
Destiny Echeverria			Reviewed and Not Published	Negative	4/11/2018	A Scam,they advise you get approved on a loan. Once you call back the mailbox is full.	
Shirlina Knight			Reviewed and Published	Negative	5/14/2018	I went online and filled out an application for a loan that this company told me was guaranteed.. to date I have not received any money from this business, however, I am truly concerned that this company will try to withdraw payments from my account, but have not provided me with a loan. I attempted to contact this company via telephone on several occasions, but was either told the mailbox was full or that all agents were busy and to leave a message....I am no longer in need or want of the loan, and would like for the company to remove my information from their database or face legal actions.	
Star Gutzman			Pending	Negative	5/24/2018	I got a loan of \$200 and was told I'd have to pay back \$296 so every paycheck the took \$93 from me and when I noticed they received the amount I was told to pay off I look on my bank account the next payday and they took another \$93 from me. When I called the company to figure out why they were still taking my money it rang twice and went to voicemail saying it was full and hung up. I submitted requests for someone to contact me since I obviously couldn't contact them and the women told me that the money they were taking was just a fee. That it wasn't even paying off my loan and that I still needed to pay my loan in full. I wasn't understanding how they could do that so I asked to speak to a manager and the lady put me on hold and came back five minutes later and said she talked to the manager and started telling me the same thing she was telling me before. Again I asked to speak to the manager or someone who could better explain my situation and she put me on hold for a second time to come back again and say the same things. Then I asked if I could have the extra \$72 they took from me back and the lady said that they couldn't return it because it was apart of their "fee". I was upset and talking to my boyfriend crying about the situation and confused and upset because I wasn't getting anywhere so I said a few choice words to my boyfriend because I was on hold and the lady came back on and said that I was verbally abusing her and hung up.	
TARA Fears			Reviewed and Published	Negative	1/6/2019	I have been trying to pay loan off for weeks. I have called and can never get thru I also have left an email thru the website with no response. I am being robbed for my money because they continue to take out the minimum and I'm never paying on the loan which i have been trying to pay off for the last month. How do I rectify this without having to continue to pay this fee.	
Carlana Isaac			Reviewed/Ready - Pending Verification	Negative	3/20/2019	This company is a fraud they take you through all kind of stuff on the phone and say your approved but they never complete the loan proces. They make sure they get all your banking information and make sure it's all good but still you never get the loan. The man i spoke with said he would call me back in 10 mins but i never got the call, i hope they don't draft my account for payment because i never signed a concent form to draft. I advise anyone to run like **** from this company they are bad news.	
Toni Buchanan			Reviewed and Published	Negative	3/29/2019	They are horrible. I tried to get in touch with them for a month to pay off my loan. They charged me \$832 interest only on a \$300 loan. I was desperately trying to get in touch with them, because they were drafting out of my account. They do not answer their phones and they do not return calls. I finally got in touch with someone in collections. I told them not to draft \$439 out of my account and they did it anyway. I supervisor named Michelle was supposed to call me according to Jeff and have never heard from her. They drafted out of my account without my permission. I have filed a complaint with the US ***** office.	